A Report on

Aging in America: Trials and Triumphs

A Unique and Revealing National Study of America's Burgeoning 60-Plus Population—Subjective Views, Objective Realities

Conducted by Research & Forecasts, Inc.

Sponsored by

Americana Healthcare Corporation

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June 11, 1980

Dear Reader:

Our generation has been witness to a series of societal watersheds. Just as the civil rights and women's movements accented the 1960's and 1970's, so are the 1980's expected to become the decade of the older American.

Demographers tell us that those people we call "senior citizens" are fast becoming a larger percentage of the total population. They enter this phase of their lives having grown up and lived their mature years through successive decades of ever-changing value systems. Our society, senior citizens included, has in that time continually boosted its expectations of the quality of life -- leaving us to deal with the challenges that maintaining these expectations presents.

All citizens of our nation -- including everyone concerned with the well-being of older Americans now and in the years to come -- must learn to recognize and deal with these evolving societal opportunities and challenges. To do so, we must individually and collectively nurture an improved understanding of how people over the age of 60 feel about themselves, how they perceive their world, and how they behave as they seek to cope with change.

Our work among older people has motivated Americana Healthcare Corporation to seek out their perceptions of and interactions with the world they face. To do this, we asked them directly.

This study transcends such traditionally considered variables as geography, race, income, religion, and marital status; it is a truly unique examination of the collective views and behavior patterns of senior citizens in America today. While it was impossible for this study to obtain a statistically sound representation of the 4.5% who are institutionalized, the responses of our sample are projectable to the entire senior citizen population.

These findings will be of benefit to all who are concerned with the needs and aspirations of older Americans striving to maintain individual independence, identity and dignity, especially those who are entitled to these qualities even though living in an institutional environment.

The study attempts to identify the negative forces in society that older Americans perceive hurt them the most -- and the positive forces that they perceive provide their most effective support systems. It also describes how they respond to these forces. Identifying these negatives and positives, we can plan better -- not just those of us who provide health care but also members of the larger group within which we function, including social scientists, gerontologists, government agencies, academicians, business and civic leaders, relatives of senior citizens, and the public at large.

The causes of senior citizens must be the causes of all of us. Each of us surely hopes to be among that group ourselves one day. A better understanding of how people live their lives after 60, founded on their perceptions and identifiable responses to the world and themselves, is essential if we are to meet the challenges of aging as a society and as individuals. We are pleased, therefore, to present this unique documentation of the trials of aging and of its triumphs from which we all can learn.

This study was conceived and conducted by Research & Forecasts, Inc. The guidance of the members of the Advisory Panel has been particularly valuable and we wish to extend our appreciation for their contribution.

Shirley D. Brinsfield

Shirley D. Brinsfield
President
Americana Healthcare Corporation

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PREFACE

Preface

The Aging of America

The percentage of older people among the total population is growing steadily each year in the United States. The Fact Book on Aging, prepared by The National Council on the Aging, gives the following relevant figures:

> One out of every 10 persons, or 22.4 million Americans, are 65 or over. In 1900, the elderly numbered three million, or one of every 25 persons. By 2000, that number will swell to 30.6 million or one in eight persons.

Given the steady growth of the number of older people in the United States, the lives of aging Americans are currently drawing the increased attention of scholars, policymakers, and all thinking people. If in 20 years the aged will number 12.5% of the population, a thorough understanding of their lives is a practical necessity.

The monumental, three-volume Aging and Society, edited by Matilda White Riley and Anne Foner (New York 1968), includes an inventory of research findings on a wide range of topics involving the aging. The book is comprehensive, packed with information, and is an essential research tool for any one exploring the world of the elderly.

Recent studies have compared attitudes of the general public about aging with the attitudes and experiences of the aging themselves (NCOA, The Myth and Reality of Aging in America, Washington, D.C. 1975), or have studied the aging from a particular perspective (i.e. homeownership: cf. Rabushka and Jacobs, Old Folks at Home, New York 1980).

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* The index by which the Americana Healthcare Corporation survey explores financial stress among senior citizens can be found in the appendix to this study.

PREFACE

Focus of this Study

The Americana Healthcare study adds a unique contribution to understanding senior citizens. It examines the ability of senior citizens to manage their lives in the face of the major pressures confronting them: economic stress, deteriorating health, and the threat of being alone. While others have explored the attitudes of older Americans, the Americana Healthcare study examines attitudes and reported behavior: physical activity, patterns of socialization, sense of optimism, sense of financial stress, self-perceived health, frequency of religious attendance, and other behavioral and attitudinal characteristics. The study correlates these characteristics with the actual behavior through which the elderly say they try to cope with financial stress, health problems, and being alone. The Americana Healthcare study not only documents the attempts of older people to cope, but also describes the factors that contribute to their individual success and failure.

The Aged in this Sample

The Appendix on Methodology at the end of this study describes how the survey data was collected and analyzed.

For the moment, it is important to point out that the sample does not include the 4.5% of the aged -- about one million people -- who reside in long-term care facilities,* nor was the survey able to reach the comparatively small

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* NCOA, Fact Book on Aging (Washington, D.C. 1978), p. 128.

percentage of older people who do not have ready access to a telephone.* Given these limitations, the table that follows provides an overview of the main demographic characteristics of the sample of older people used for this study. For purposes of analysis, the figures have been weighted to their true proportions in the total population. The weighting procedure is also described in the appendix. The sample size, the geographic breakdown of respondents, and the weighting of figures all guarantee that the results reported here can be generalized to represent the entire population of Americans 60 years of age and older.

Gamma Coefficient

Whenever this study provides tables illustrating correlations between factors, the tables include a decimal number called "gamma." "Gamma" is a number or factor that indicates the closeness of the relationship between correlating data. As a coefficient of association, therefore, gamma measures the probable strength of the correlation between two variables. It can take any value between -1.0 and + 1.0. A gamma of at least .35 indicates a fairly strong relationship. A

* Ninety-three percent of Americans have access to a telephone in their own dwelling or elsewhere (cf. W.R. Klecka & Alfred J. Tuchfarber, "Random Digit Dialing: A Comparison to Personal Surveys." Public Opinion Quarterly (1978), p. 104.) Of this group, the people 60 years of age and over have the highest proportion of accessible telephones (cf. D.S. Tull and Gerald S. Albaum, "Bias in Random Digit Dialed Surveys," Public Opinion Quarterly (1977) pp. 389 ff.).

"plus" sign before the gamma signifies a positive relationship. A "minus" sign signifies a negative relationship. All gamma correlations in this report are significant at the 5 percent level or better. That is, the correlations may occur by chance no more than 5 out of 100 times.

Impact

Whenever this study discusses the "impact" of one factor or another, it should be understood that the direction of the impact in question is hypothetical. The gammas that are used to indicate the strength of an impact simply indicate that a relationship exists.

Self-Perception

Whenever this study discusses health, economic stress, or other subjective indicators of senior citizens' attitudes, it should be understood throughout that these indicators are self-perceptions, i.e. self-perceived health, self-perceived economic stress, etc.

Sample Size

The sample size varies from question to question throughout the report. On each table, the sample size is indicated in the parenthesis. The "percent of total sample" given on the tables is the percent of the senior citizens who responded to the question.

SENIOR CITIZENS AT A GLANCE

	%
60 to 64	33
65 to 69	30
70 and older	37
Men	42
Women	58
Married	56
Widowed	30
Other	14
White	88
Black	10
Mexican-American	.8
Oriental	.2
Hispanic	.2
Other	.8
Protestant	67
Catholic	26
Jewish	3
Other	4
Some high school or less	58
High school graduates or with some college	35
College graduates or post-graduates	7
Large cities	20
Small cities	36
Suburbs	20
Rural areas	24
Income under $3,000	12
$3,000 to $7,999	32
$8,000 to $10,999	16
$11,000 to $15,999	18
$16,000 to $20,999	12
$21,000 to $29,999	7
More than $30,000	3
Net assets below $25,999	54
Net assets above $26,000	46
Retired	56
Employed full time	14
Other	30
Homeowners	74
Renters	25
Neither	1
Formerly blue collar worker	53
Formerly white collar worker	18
Other	29

(All figures were obtained from Americana Healthcare Corporation Survey data.)

Executive Summary

Elements of Well-Being

- 67% of senior citizens say they always feel useful; 65% report strong self-images; 61% feel that, in general, things are worthwhile; 56% are serene; 52% show a high degree of optimism.

- Health is the strongest influence on an older person's feelings of optimism. The healthier an older person perceives himself or herself to be the more optimistic the person tends to be. Half report their health to be good-to-excellent; the other half report fair-to-poor health.

- Economic security is the second key influence on an older person's feelings of optimism. The more economic security an older person feels, the more optimistic the person tends to be. 41% report relative economic security.

- Marital companionship with a spouse of perceived equal physical capability is another key influence (comparable in importance to economic security, but less important than health) on an older person's feelings of optimism. Those who have such companionship tend to be more optimistic than those who don't. Of the 56% now married, slightly more than half (52%) -- or 29% of the total sample -- have a spouse whose perceived level of physical capability is equal to their own.

- The degree of formal schooling an older person has had has an indirect influence on feelings of optimism, since education tends to have a positive influence on health and economic security.

Health and the Senior Citizen

- The major physical difficulties senior citizens report have to do with the strength and weakness of their legs.

- Self-perceived health has an impact on an older person's psychological attitude. The majority of those who report good-to-excellent health also report that they are not depressed; have strong self-images; have a high sense of the worth of things; feel useful; feel secure; do not experience tension, restlessness or confusion; never have trouble thinking clearly.

- Self-perceived health has an impact on the older person's sense of economic security; 53% of those who report good-to-excellent health report a low degree of perceived economic stress; 72% of those who report fair-to-poor health report feeling high economic stress.

- Of the 51% who report good-to-excellent health, 32% say they volunteer their services in group activities.

EXECUTIVE SUMMARY

Economic Pressure and the Senior Citizen

- 70% say that inflation caused them trouble in 1979; 72% say that their money is becoming worthless; 58% say that they are living a hand-to-mouth existence; 44% say that their overall financial situation worsened during the past year; 33% say that their total household dollar income decreased during 1979.

- 65% say they are economizing on everything. But 78% insist they are eating a well-balanced variety of foods, and 83% say they are not cutting back on medical care.

- Most older people claim to be ignoring available options to increase their income. During the past year, only 12% say that they applied for food stamps, disability money or other government funds while only 14% say they sought professional financial counsel; 18% say they worked more to earn more, and 33% say they reinvested their money to increase yield.

- 69% say that it looks as if inflation will never end; 71% foresee a bleak economic future.

- Feelings of financial stress correlate with reported health: 65% who report a low degree of financial stress say they have good-to-excellent health; 40% who have high financial stress say they have good-to-excellent health.

- Prior and current employment and occupation status have little or no relationship with perceived economic stress.

- Perceived financial stress correlates with an older person's income and assets: 68% who indicate high financial stress have incomes below $8,000 and 63% have assets of less than $26,000.

- A significant mincrity (41%) of senior citizens with annual incomes exceeding $16,000 and assets upwards of $26,000 also report a high degree of economic stress.

- Women (who comprise 58% of the 60-plus population), feel especially economically insecure--with widows having the greatest difficulty coping. While the majority (73% of men) report household incomes exceeding $8,000, only 42% of women report comparable circumstances. The disparity in net worth between men and women also is significant; 57% of men report assets exceeding $26,000 compared with only 34% of the women.

- Perceived financial stress seems to contribute to the older person's distrust of the federal government: 67% reporting such stress do not think the government is doing a good job paying attention to their needs.

- Financial stress has an impact on the older person's psychological vulnerability: of those who feel highly stressed, 47% say they are often depressed; 47% say that they are nervous and tense; 25% say that they fear being abandoned.

Companionship and the Senior Citizen

- 56% of older people are now married; 30% are widows or widowers; 9% are single (never married); 5% are divorced or separated.

- 52% of those married say that their spouse has a level of physical capability equal to their own. This marital companionship correlates strongly with an older person's ability to maintain feelings of well-being.

- 79% of senior citizens say that they talk with or see family members almost every day or almost every week. 89% say that they are in contact with close friends daily or weekly. Yet these contacts do not appear to affect, one way or another, the senior citizen's abilities to maintain optimism.

- The majority of senior citizens say they can count on family and friends to check up on them; help with shopping; share clothes, food, goods; take care of them or their spouse; advise them on important matters; and loan them money.

- 84% of senior citizens have a special interest or hobby.

- 63% watch three hours or less of television daily.

- 72% say that their religious beliefs are very important to them; 16% say their religious beliefs are fairly important. But religious beliefs appear to have no influence on an older person's feelings of optimism.

- 72% of senior citizens do not participate in organized groups or social organizations; of those that are involved in such activities, only 28% participate in social clubs; 23% in volunteer work; 25% in senior citizens' organizations; 10% in political activities.

Conclusion

- Perceived health and financial security plus a spouse of perceived equal capability are the key factors that support high morale and well-being.

- 27% of senior citizens are defined as "Enjoyers"; they manage to master all the difficulties that come with aging. "Enjoyers" tend to report good-to-excellent health; have assets upwards of $26,000 and income upwards of $8,000; have companionship with a spouse of perceived equal physical

capability; tend to be male (the proportion of men who are "Enjoyers" is higher than the proportion of men in the population of senior citizens); and tend to be better educated.

- 53% of senior citizens are defined as "Survivors"; they cope with more or less success with the problems of old age. "Survivors" cannot rely on having good health, high economic security, or marital companionship. While some may enjoy some of these factors, they lack others. "Survivors" tend to be either male or female and tend to be less well educated.

- 20% of senior citizens are defined as "Casualties"; they are crushed by the difficulties of old age. "Casualties" report poor health, high economic stress, and loneliness. The great majority of "Casualties" are women (the proportion of women who are "Casualties" is higher than the proportion of women in the population of senior citizens). They also tend to be less well educated.

- Neither religion, age, nor current employment status correlate with the older person's ability to come to terms with the difficulties of the aging process.

SOURCES OF AFFIRMATION

Chapter One -- Sources of Affirmation

Overview

Senior citizens show a comparatively high degree of well-being, despite the problems that they face. Majorities feel useful, have strong self-images, and feel that things are worthwhile. They are serene and express a high degree of optimism.

Optimism is the factor contributing to well-being that reveals most dramatically how the various elements of a senior citizen's life combine to form a state of mind. The three key factors that directly influence that state of mind are health, economic security, and marital companionship. The more healthy a person feels, the more optimistic he or she will tend to feel. The more financially secure a person feels (i.e. the greater the indicated annual income and net worth), the more optimistic that person will tend to be. Finally, if a person has a marital companion of perceived equal physical capability, that person will tend to be more optimistic.

Education is indirectly related to optimism, since it influences both health and economic security.

Introduction

Trying to achieve and maintain a sense of well-being, today's senior citizens confront three major difficulties: health problems, financial stress, and the threat of loneliness. In spite of these difficulties, many senior citizens report a sense of well-being, that is, a generally affirmative attitude toward themselves and their environment. Majorities report a sense of usefulness and positive

self-image. Majorities say that, in general, things are worthwhile. Majorities express feelings of serenity. Majorities are optimistic.

Components of Well-Being

The state of well being* is composed of numerous subtly interrelated elements. In order to obtain some idea of the self-perceived well-being of older people, this survey selected a few of these elements and asked to what degree they were a part of senior citizens' lives today.

A majority of senior citizens (67%) say that they always feel useful and have an enduring sense of purposefulness. A nearly equal percentage (65%) indicate strong self-images by grading themselves as being good-to-excellent in comparison with their peers. More than three-fifths (61%) continue to feel that, in general, things are worthwhile. More than half (56%) have an abiding sense of serenity as they grow old. Half (52%) express a very high degree of optimism. All of these elements indicate the nature of the affirmative attitude that many senior citizens say they have, in spite of the problems that confront them.

Of all of the elements that contribute to a reported affirmative attitude, optimism shows, perhaps most dramatically, the way that key aspects of senior citizens' lives combine to affect their general feelings of well-being. Each of these key aspects -- health, financial condition, and the presence or absence of marital companionship -- influences the degree of optimism and, by extension, the degree of well-being that an older person feels.

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* The index by which the Americana Healthcare Corporation survey explores well-being among senior citizens can be found in Appendix B.

SOURCES OF AFFIRMATION

Three Sources of Optimism

As mentioned, about half (52%) of senior citizens indicate that they are able to maintain feelings of optimism. These people -- who say they are not bothered by sadness or depression and say that they are successful in dealing with their problems --also report three conditions: good health; comparative economic security; close marital companionship. Each of these factors has an independent effect on the optimism of the senior citizen.

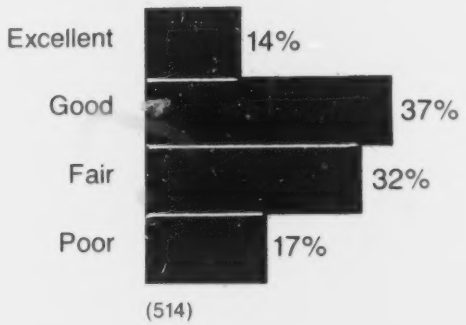
OPTIMISM

Health

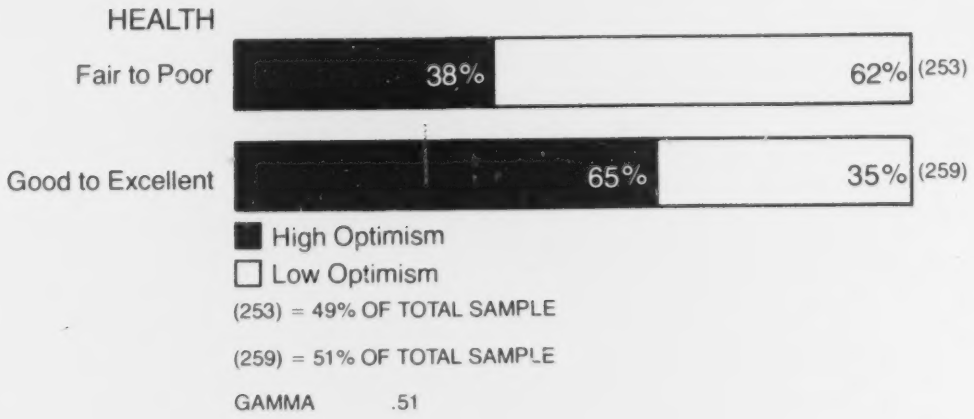
Health is the strongest influence on a senior citizen's optimism and ability to deal with the various difficulties and pressures challenging all elderly people.

Half (51%) of the senior citizens today report their health to be excellent (14%) or good (37%). Of this group, about two-thirds (65%) express an enduring sense of optimism.

SELF-REPORTED HEALTH OF SENIOR CITIZENS



OPTIMISM AND HEALTH



Findings indicate that the influence of a senior citizen's health on his or her feelings of optimism is direct -- that is, it is unmediated by any other factor. Quite simply, the healthier an older person is, the more optimistic that person tends to be.

Reported health also is related to the two other key factors: feelings of economic security and marital companionship.

Economic Security

Economic security is another key factor that appears to influence an older person's feelings of optimism. About two-fifths (41%) of the senior citizens report feeling comparative economic security, that is, low economic stress. Nearly three-fifths (59%), however, say they are highly stressed by economic pressures.

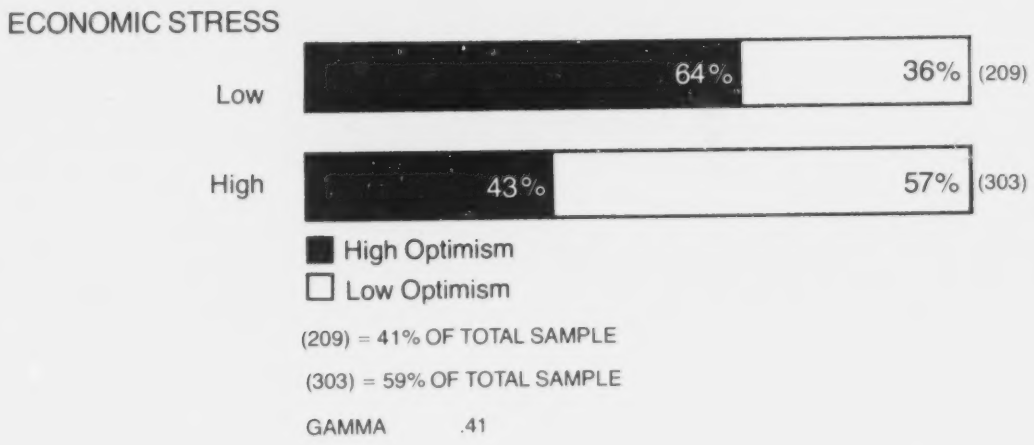
Of those who say they are comparatively economically secure, almost two-thirds (64%) say they feel optimistic. An older person, therefore, who feels comparatively economically secure, that is, who reports low economic stress, is more likely to be able to cope with the problems confronting the elderly and to maintain feelings of optimism. However, the older person who feels healthy and economically secure is even more likely to be optimistic.

The factors that contribute to the older person's perceptions of economic security are annual household income and net worth (assets). Nearly three-fifths (59%) of those who have household incomes of $16,000 and above report a comparatively high degree of perceived economic security.* Half (50%) of those whose net worth amounts to $26,000 or more report a comparatively high

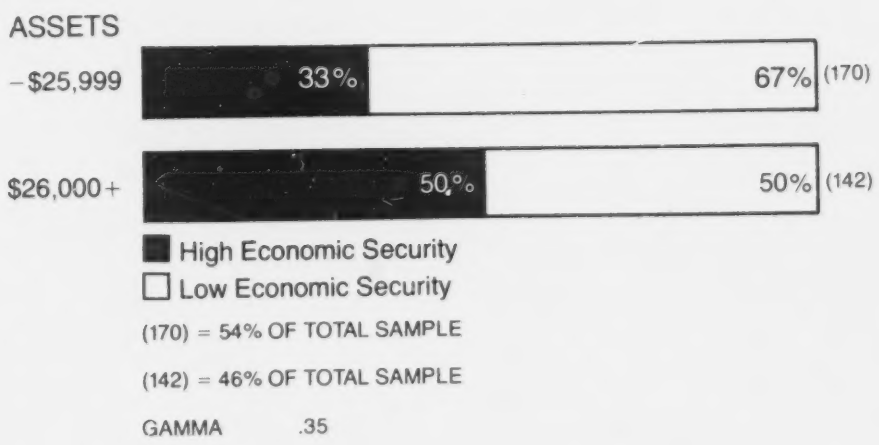
* cf. table on Economic Security and Income in Chapter Three.

degree of economic security, compared to only 33% of those with assets below $26,000.

OPTIMISM AND ECONOMIC STRESS



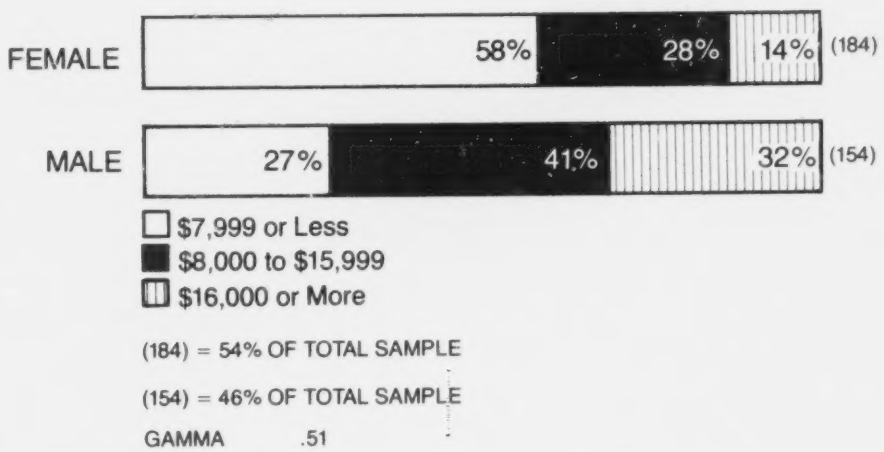
ECONOMIC SECURITY AND ASSETS



SOURCES OF AFFIRMATION

Whether an older person is male or female is an indicator of annual income and thereby indirectly of perceived comparative economic security. The majority (73%) of men have household incomes exceeding $8,000 compared to 42% of the women. Moreover, a majority (57%) of men have assets exceeding $26,000, compared to 34% of women. This finding would seem to suggest that men are more likely to be able to achieve a sense of optimism than women; data analysis, however, reveals no correlation between gender and optimism to confirm this suggestion.

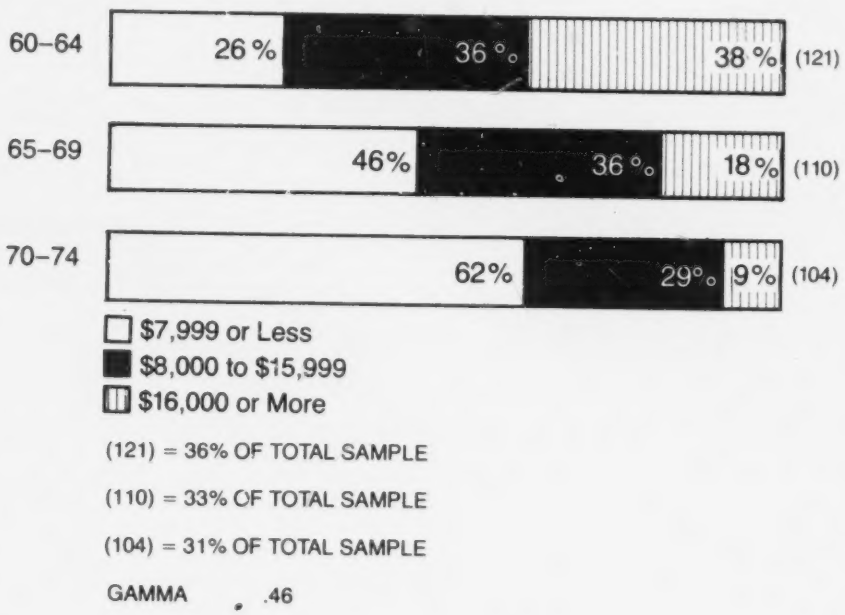
INCOME AND GENDER



SOURCES OF AFFIRMATION

Another factor that shows a correlation with income but none with optimism is age. The older a person is, the lower the reported income. Study findings, however, indicate no strong direct correlation between age and feelings of optimism. Factors other than age affect senior citizen's views of things, no matter how old one is.

INCOME AND AGE



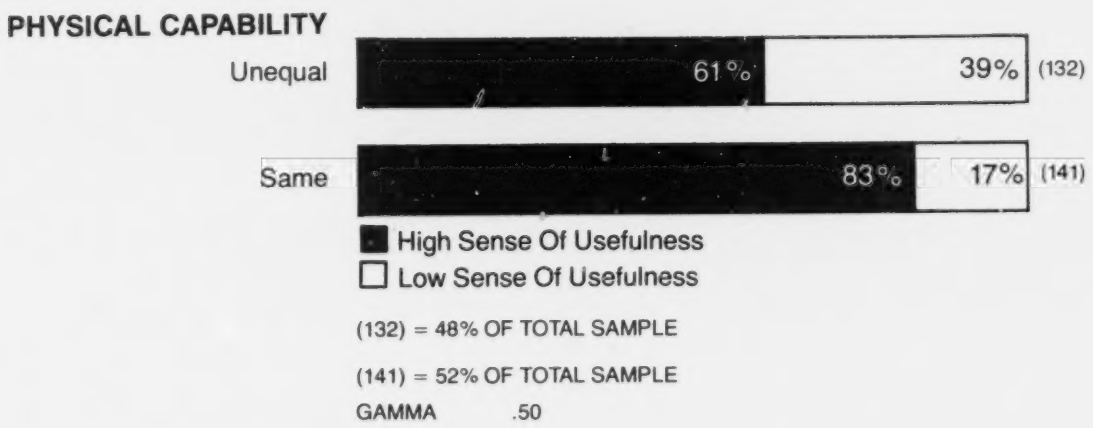
To sum up, a senior citizen who reports comparative economic security -- that is, one who reports an annual income over $16,000 and assets over $26,000 -- tends to perceive greater feelings of optimism than those who say they are less well off financially. If that individual perceives good-to-excellent health as well as economic security, he or she is even more likely to be optimistic.

Marital Companionship

Another key influence, (equal to that of economic security but less than that of health) of the senior citizen's ability to maintain feelings of optimism is the presence or absence of a spouse with similar physical capabilities. About 56% of senior citizens are now married. About half (52%) of this 56% say they have a spouse whose level of physical capability is equal to their own (a minority of 29% of all senior citizens).

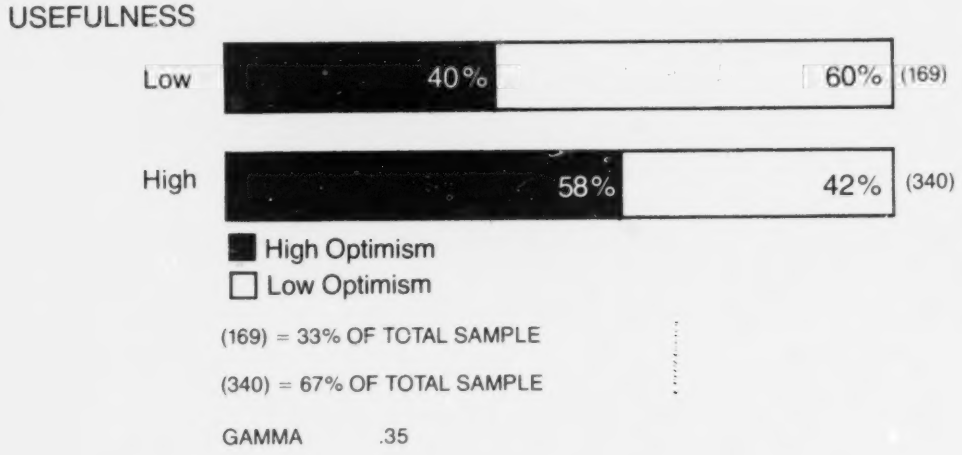
The absence or presence of a spouse with whom one shares one's experience on a level of equal physical capability is strongly related to one's feelings of usefulness. More than four-fifths (83%) of those who have marital companionship with a spouse of equal physical capability have a strong sense of being useful.

PHYSICAL CAPABILITY AND SENSE OF USEFULNESS



Usefulness is, in turn, related to optimism; nearly three-fifths (58%) of the senior citizens who feel very useful report a high degree of optimism. The older person who is fortunate enough to have an equally capable spouse has a strong resource for maintaining optimism in the face of the difficulties that challenge senior citizens.

OPTIMISM AND USEFULNESS



The most optimistic of senior citizens are most likely to be the ones who have marital companionship with a physically equal spouse as well as those who feel comparative economic security and who report a good-to-excellent state of health.

Education

Education is a factor only indirectly related to senior citizens' ability to maintain optimism, since it is a partial determinant of both health and personal wealth. As will be documented in Chapter Two of this study, the higher the degree of formal schooling, the better one's perceived health. Similarly, Chapter Three indicates that the higher degree of formal schooling one has, the higher one's income. Therefore, through health and income, the degree of formal schooling an older person has had influences feelings of optimism.

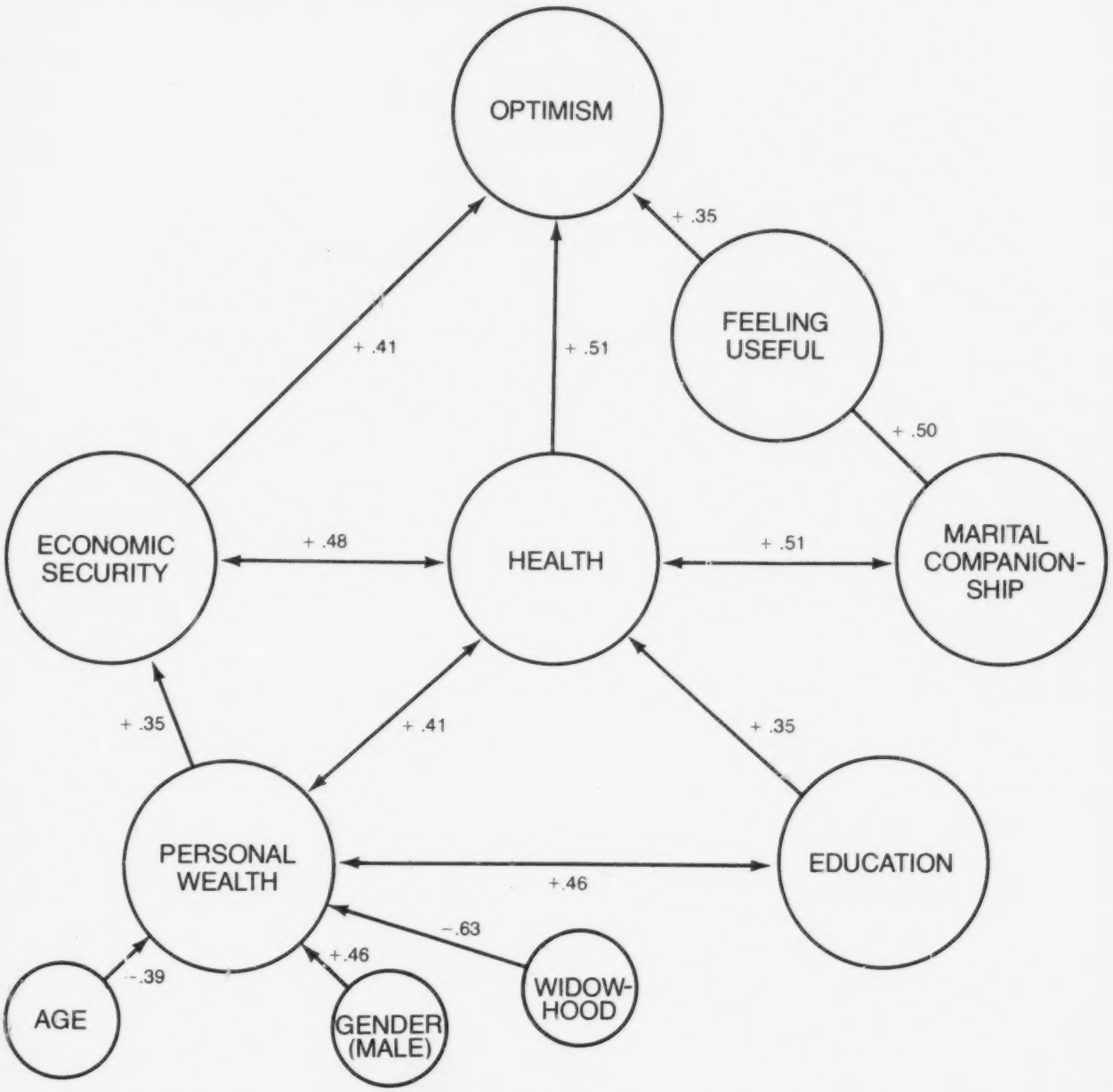
Enjoyers, Survivors, and Casualties

Later chapters of this study will examine in detail the interrelationships among the key determining predictors of optimism -- health, economic condition, and marital status. The people who enjoy old age are defined as the ones who are optimistic, have generally affirmative attitudes, and feel that they are able to cope successfully with the difficulties of aging. They are the ones who most often report good-to-excellent health, comparative economic security as a result of adequate income and net worth, and a spouse whose physical capability is on an equal level to their own.

Conversely, the senior citizen who reports ill health, high economic stress, and lack of marital companionship will tend to be depressed instead of optimistic and will have trouble coping with the problems that confront the aged. They are the casualties of old age: their golden years are substantially tarnished.

The majority of senior citizens, however, fall somewhere in between these two extremes. An older person may have high economic stress but good health and a marital companion of equal physical capability. Or an older person may be economically secure and in good health, but lack a marital companion. Many possibilities produce this majority. While they are able to manage to one degree or another, it is not particularly easy for them to do so. They are the survivors.

MODEL OF CAUSAL RELATIONSHIPS



This model indicates the relationship of health, economic security, and marital companionship to feelings of optimism in senior citizens. It also shows the interrelationships between the three factors. Finally, it describes how the factors of personal wealth, education, age, and gender are indirectly related to optimism through economic security and health.

The arrows indicate the hypothesized direction of the relationships. The "gamma" coefficients indicate the strength of the relationships.

HEALTH AND THE SENIOR CITIZEN

Chapter Two -- Health and the Senior Citizen

Overview

Few noninstitutionalized senior citizens say they are experiencing severe physical difficulties. Many, in fact, report feeling quite fit. These senior citizens in general report themselves to be physically able, although some say they have trouble climbing stairs or walking quickly.

Self-perceived health has a strong impact on psychological factors among senior citizens. Those who report a higher level of self-perceived health also say they are not bothered by sadness or depression, do not wonder whether everything is worthwhile; do not feel useless, angry, tense, or restless; think clearly; report a high level of self-confidence; and feel very safe at home during the night.

Senior citizens' self-perceived health also relates to economic factors. Those who report their health to be good-to-excellent tend to report low economic stress. Most senior citizens who report high economic stress also say that they do not eat well-balanced meals or that their physical capacities are diminished.

Finally, those senior citizens who volunteer their services and those who have achieved a comparatively high degree of education also report good-to-excellent health.

HEALTH AND THE SENIOR CITIZEN

Introduction

Health is the most important influence on the morale of senior citizens. Statistics reveal that the elderly suffer from a higher rate of chronic illness than does the rest of the population. As the years pass, physical faculties weaken, resistance to disease decreases and healing takes longer. Moreover, in a time of rampant inflation, serious health difficulties caused by natural physical deterioration and illness can drain financial resources.

The present chapter explores the self-perceived health of senior citizens: their physical capabilities as they correlate with self-perceived health and the impact of self-perceived health on psychological factors, financial factors, volunteer participation, and education.

General State of Health

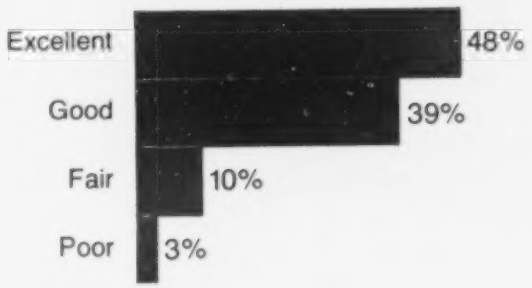
Although senior citizens in this study report themselves to be healthy, in the main, this self-assessment must be understood in a larger context.

A recent study conducted by the Department of Health, Education, and Welfare includes figures on self-assessment of health for the total population. Of the total population, 87% reported themselves to be in excellent (48%) or good (39%) health.

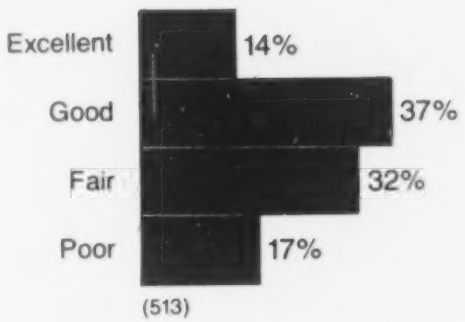
Of senior citizens sampled for the present study, 51% report themselves to be in excellent (14%) or good (37%) health.

SELF-ASSESSED LEVEL OF HEALTH

TOTAL POPULACE*



AMERICANA/60+



* U. S. Department of Health, Education & Welfare, Health: United States (Hyattsville, Maryland, 1978) p. 236 f.

The exact nature of this reported state of health (and for the 32% who report only fair health) is clarified by the response to questions posed on specific difficulties senior citizens are often believed to experience.

The physical difficulties senior citizens report most have to do with the relative strength and weakness of their limbs. Nearly two-fifths (39%) of senior citizens say that they have trouble walking quickly; 34% have difficulty climbing stairs.

As for performing a number of other physical activities, large majorities of senior citizens report no difficulties. More than nine out of 10 say they can speak clearly (93%), can dress themselves (92%), and can prepare their own meals (93%). Nearly nine out of 10 (88%) indicate no trouble keeping up with the housecleaning, while 85% say that their hearing is good. More than four-fifths (82%) can take a bath without assistance. A similar percentage (81%) say they have good eyesight.

DIFFICULTY IN PERFORMING DAILY ACTIVITIES

	Yes	No	
	%	%	
Walking quickly	39	61	(494)
Climbing stairs	34	66	(490)
Seeing clearly	19	81	(495)
Taking a bath	18	82	(495)
Hearing clearly	15	85	(493)
Cleaning house	12	88	(492)
Crossing a busy street without aid	10	90	(488)
Controlling your bladder	9	91	(494)
Dressing yourself	8	92	(495)
Cooking your own meals	7	93	(491)
Speaking clearly	7	93	(494)

Factors Related to Self-Perceived Health

Two main clusters of factors that pertain to the lives of senior citizens today are strongly related to their reported state of health. The first cluster is mainly psychological and suggests that the higher the degree of reported health the stronger and the more positive the individual's psychological attitudes. The second cluster has to do with economic factors and suggests that the better the reported state of health, the more financially secure the older person feels. Finally, self-perceived health correlates with two other factors: group participation and education.

Impact of Self-Perceived Health on Psychological Factors

Senior citizens' self-perceived health is clearly related to their psychological attitudes. The complex nature of the relationship between health and these attitudes has become a topic of great interest among the scientific community and the general public in recent years.* It would be difficult to determine whether good health causes positive psychological conditions or vice versa. It would also be hard to decide whether the two exist in a kind of mutually supporting symbiotic relationship. In any case, this study has found that among senior citizens today, good health and positive psychological attitudes are very strongly associated.

The majority (65%) of senior citizens who report good-to-excellent health also say that they are never bothered by feelings of sadness or depression, compared to 35% of senior citizens reporting good-to-excellent health who say that they occasionally or sometimes are depressed.

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* cf, most recently, Norman Cousins, Anatomy of an Illness, (New York, 1980).

In order to obtain a measure of the strengths of their self-image, senior citizens were asked what grade they would give themselves if they were to compare themselves, in general, with the average person their age. Nearly half (48%) grade themselves as excellent; 35% grade themselves as good; 17% grade themselves as average or below average. Nearly half (48%) of senior citizens who report good-to-excellent health have the strongest self-image. More than one-third (35%) of those who report good-to-excellent health rate themselves as good. A minority (17%), however, of those who report good-to-excellent health grade themselves as average-to-below average.

Senior citizens who report good-to-excellent health also report a high sense of the worth of things. A majority (70%) of those who report good-to-excellent health consistently affirm the worth of things, compared to 30% of those reporting good-to-excellent health who occasionally or often question the value of things.

The higher the older person's degree of perceived health, the more useful he or she feels. A majority (73%) of those who say their health is good-to-excellent say that they always feel useful. By contrast, only 27% of those who report good-to-excellent health occasionally or sometimes feel useless.

The higher the older person's degree of perceived health, the more personally secure the older person reports feeling. More than half (56%) of senior citizens say they feel very safe being alone in their homes at night. Of this percentage, two-thirds (65%) of older people report good-to-excellent health; 35% of those who feel somewhat safe to very unsafe report good-to-excellent health.

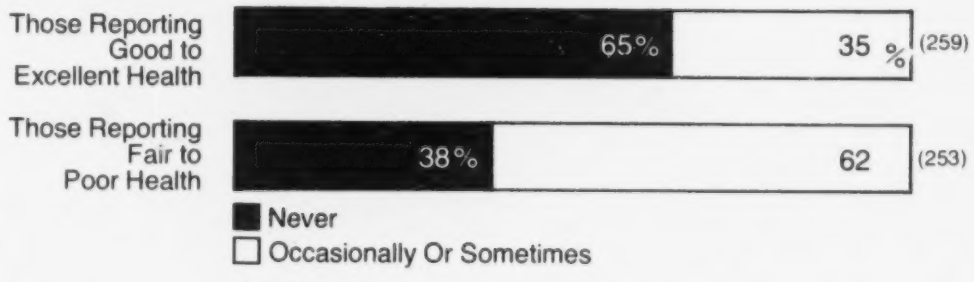
The senior citizens' state of reported health also is related to the

presence or absence of agitation brought on by anger, tension, restlessness, and confusion. More than four-fifths (85%) of those who report good health say they do not experience anger. More than two-thirds (69%) of senior citizens who report good-to-excellent health say that they do not experience tension. Of the senior citizens who report good-to-excellent health, 73% say that they are not bothered by feelings of restlessness.

Finally, 77% of those senior citizens who report good-to-excellent health also say that they do not have trouble thinking clearly.

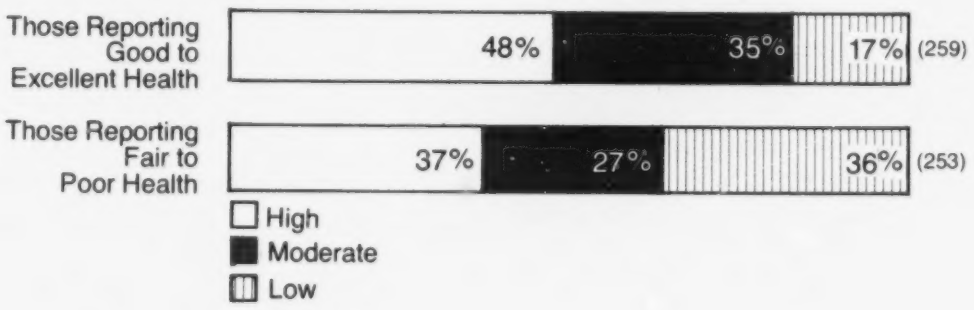
IMPACT OF HEALTH ON PSYCHOLOGICAL FACTORS

EVER BOTHERED BY SADNESS OR DEPRESSION



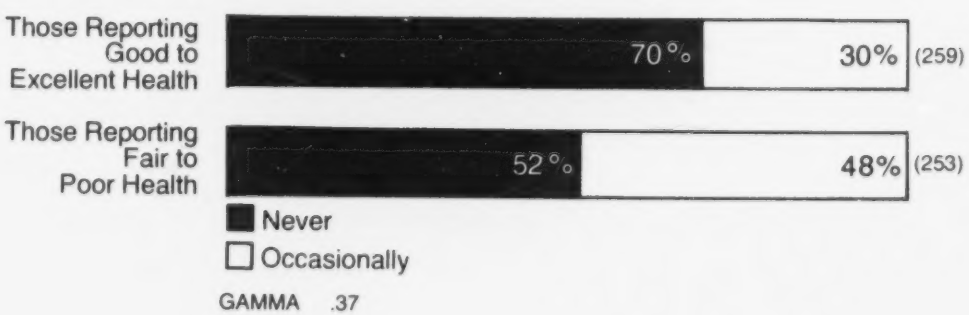
GAMMA .51

LEVEL OF SELF-CONFIDENCE



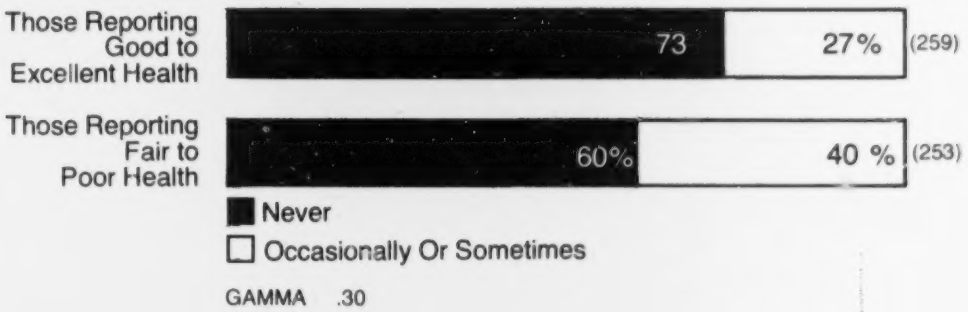
GAMMA .29

EVER WONDER IF EVERYTHING IS WORTHWHILE

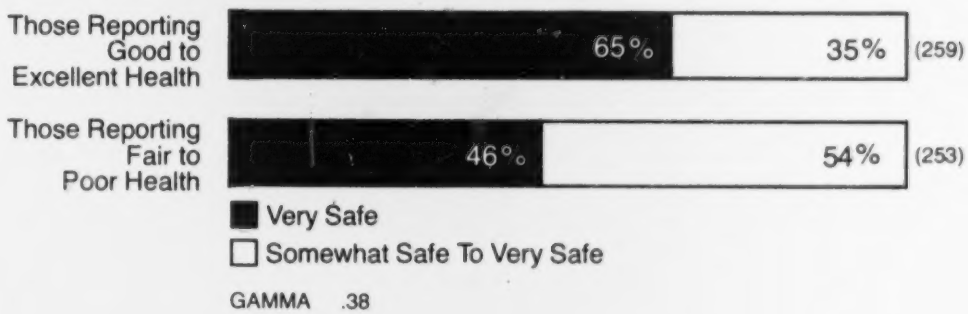


GAMMA .37

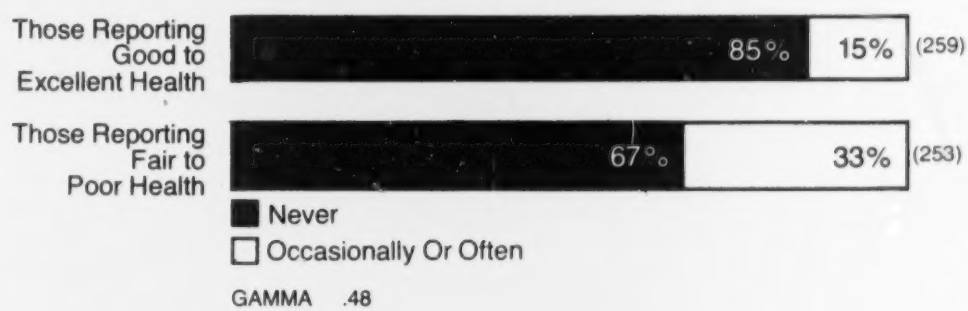
EVER FEEL USELESS



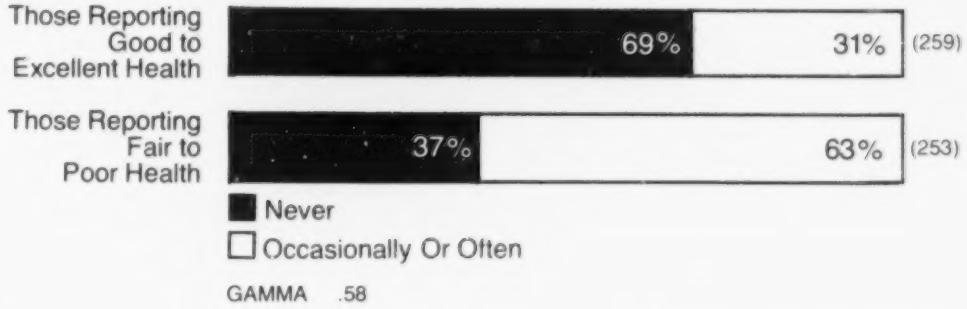
FEELING SAFE AT HOME AT NIGHT



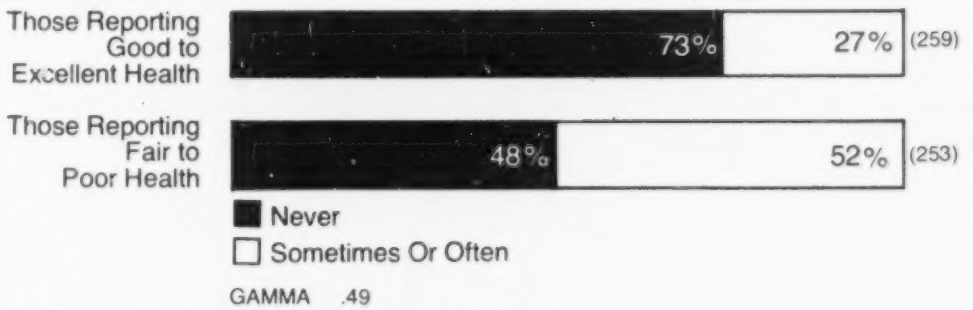
EVER FEEL ANGER



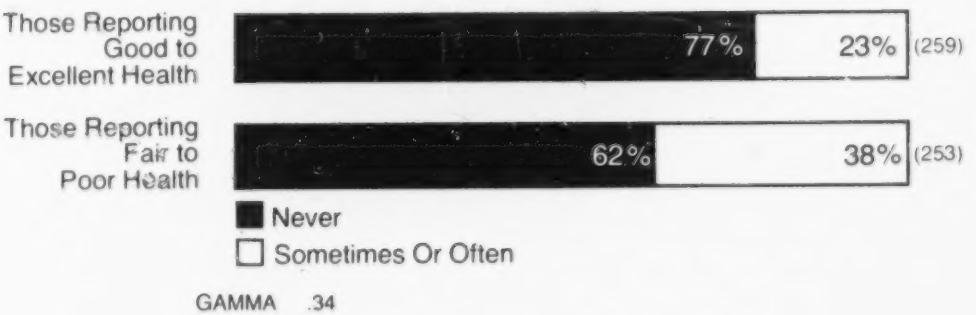
EVER FEEL TENSE



EVER FEEL RESTLESS



EVER HAVE TROUBLE THINKING CLEARLY



GAMMA .34

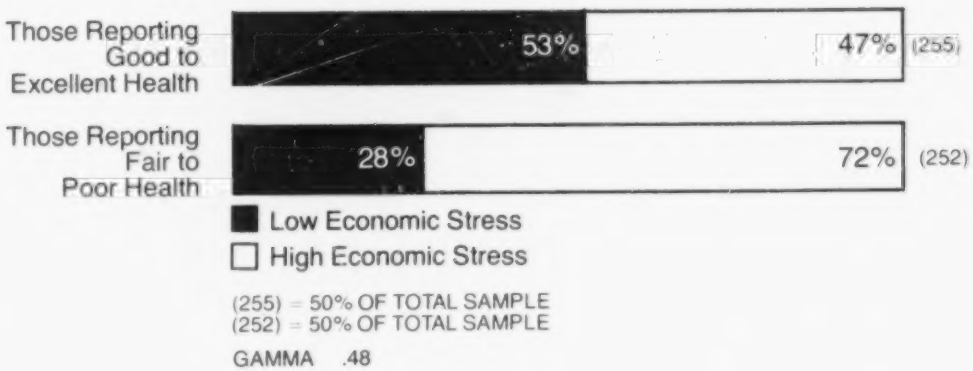
(259) = 51% OF TOTAL SAMPLE

(253) = 49% OF TOTAL SAMPLE

Impact of Self-Perceived Health on Financial Factors

The degree of reported health correlates very strongly with the degree to which senior citizens perceive economic stress; more than half (53%) of those who report their health to be good-to-excellent report a low degree of economic stress. By contrast, a majority (72%) of those who report their health as being only fair-to-poor report a high degree of economic stress.

IMPACT OF HEALTH ON PERCEIVED ECONOMIC STRESS



Poor health, accompanied by high medical costs, can put a heavy burden on the older person's budget despite support from Medicare and Medicaid. Yet as the next chapter will indicate, most senior citizens do not cut back on health care expenses.

Finally, diminished physical capacity is associated with economic stress; 31% of those who say they have trouble climbing stairs report a high degree of economic stress, while 39% of those who complain about frequent headaches report a high degree of economic stress.

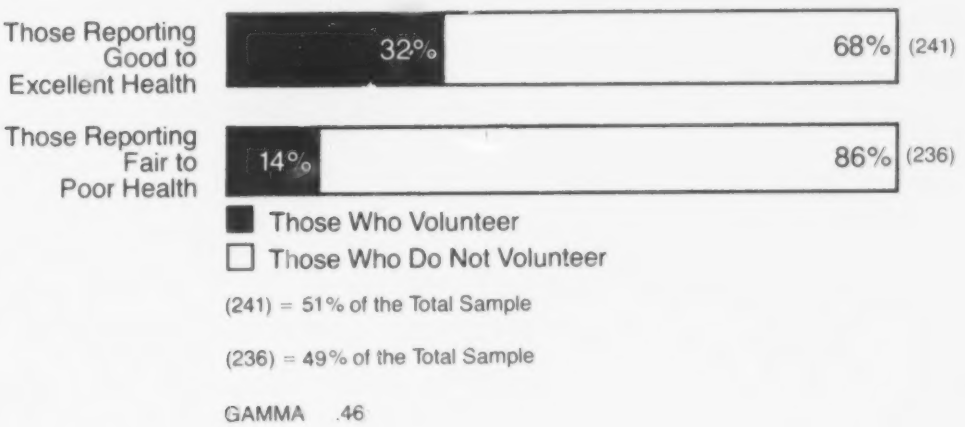
In the relationship between perceived health and perceived financial stress, one might suggest that poor health can worsen feelings of financial stress by making the situation seem bleak and by draining an individual's ability to cope successfully with economic problems. The next chapter indicates some of the ways in which perceived financial stress has an impact on perceived health.

Volunteer Participation

Two additional factors are related to the state of health reported by senior citizens: volunteer participation and education.

Those who report a higher degree of good health tend to lend their services to various volunteer programs more often than those who say they are in fair to poor health. More senior citizens reporting good-to-excellent health volunteer (32%), than those who report fair-to-poor health and volunteer (14%). (One might reasonably conclude that this finding is related to that cited earlier involving positive psychological attitudes: an older person who volunteers his or her services is likely to be a confident, self-assured individual with a positive outlook on life. It is precisely this sort of person, as has been indicated above, who reports good health. In addition, those who do not feel physically fit are unlikely to feel they have the energy and strength to participate in a volunteer program.)

IMPACT OF HEALTH ON VOLUNTEERING



(241) = 51% of the Total Sample

(236) = 49% of the Total Sample

GAMMA .46

Chapter Three -- Senior Citizens in the Grip of Economic Pressure

Overview

Financial stress is another key threat, after health problems, to the well-being of senior citizens. A majority report financial stress due to inflation.

Women -- particularly widows -- feel strong financial pressure.

In response, senior citizens are cutting back on most things--including magazines, newspapers, and expensive foods. They are not, however, cutting back on nutrition or medical care.

Senior citizens say they do not believe that the economic picture will get any brighter in the future.

Those who report low economic stress tend to say that their health is good-to-excellent.

Those who report high economic stress tend to say their incomes are comparatively lower.

The impact of financial stress on senior citizens' lifestyles has tended to make them very distrustful of the federal government.

Financial stress has also heightened the degree of psychological vulnerability among a minority of senior citizens.

While many of these findings simply support the contention that it is better to be rich than to be poor, one should note that regardless of financial resources most senior citizens claim to ignore some of the available means of adding to their income -- such as food stamps, disability money and other government funds. Senior citizens also say that they rarely utilize professional or financial counseling or pursue reinvestment opportunities.

SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

Introduction

Health problems confront senior citizens with serious difficulties, but the next greatest threat to perceived well-being of senior citizens in this era of rampant inflation is perceived financial stress. As one senior citizen put it, "I think with older people there are a lot of problems. But leaving the health question aside for the moment, I think a lot of people have worked hard and they find themselves now without enough money to survive properly."

ECONOMIC STATUS

Annual Income	%
Under $3,000	12
$3,000–$7,999	32
$8,000–$10,999	16
$11,000–$15,999	18
$16,000–$20,999	12
$21,000–$25,999	4
$26,000–$30,000	3
Over $30,000	3
	(312)

Current Employment Status	%
Full-time	14
Part-time	8
Retired	56
Keeping house	21
Looking for work	1
	(496)

Adult Employment Status	%
White-collar	18
Blue collar	53
Often unemployed	1
Owner of a business	11
Self-employed professional	5
Executive in large company	3
A farmer	9
	(489)

Housing	%
Own	74
Rent	25
Neither own nor rent	1
	(476)

Of the 67% who responded when asked about their total 1979 household income before taxes, 60% report annual incomes below $11,000. More than half of the entire sample was retired, and more than half had spent their adult life as blue collar workers. Prior and present occupational and employment status, however, seems to have little or no significant relationship with how senior citizens perceive economic stress.

Finally, nearly three-fourths (74%) of senior citizens own their own homes.

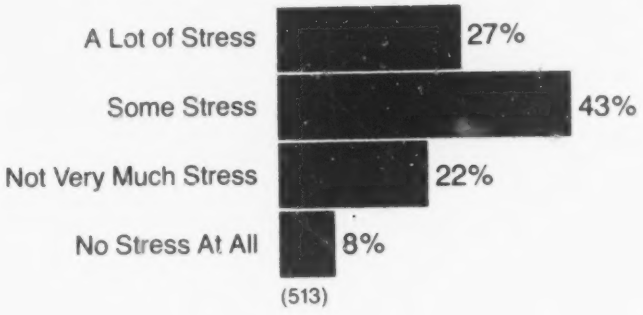
SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

Hurting from Financial Stress

The majority of senior citizens say that they are suffering from financial stress. Seven of 10 (70%) say that inflation caused them either a lot of trouble (27%) during 1979 or some trouble (43%). A slightly higher percentage (72%) say that their money is becoming worthless. Only 22% say that inflation did not hurt them very much, while 8% claim to have been completely unaffected by inflationary pressures.

ECONOMIC SECURITY

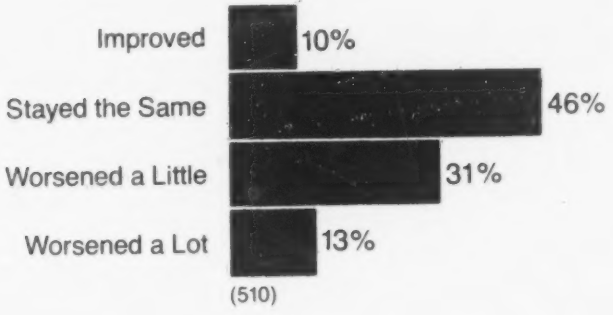
PERCEPTION OF 1979 INFLATIONARY STRESS



SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

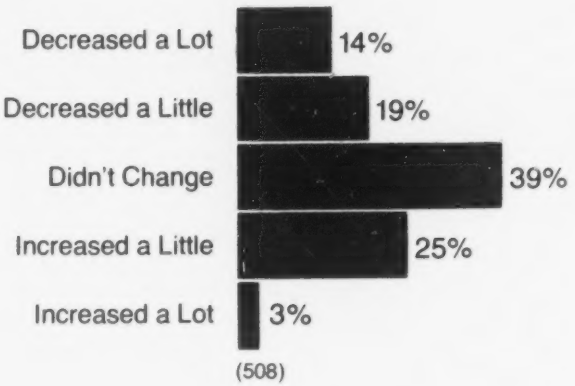
The majority of senior citizens say they feel the economic crunch. A large minority (44%) say that their personal financial situation worsened during the past year. Only 10% say that during 1979 their financial situation improved, while 46% say that it stayed about the same.

OVERALL INDIVIDUAL FINANCIAL SITUATION IN 1979



Asked about the impact of inflation on their annual income last year, 33% of senior citizens say that their total household dollar income decreased, while 28% say that their total household dollar income increased. About two-fifths (39%) say that their total household dollar income did not change.

TOTAL HOUSEHOLD INCOME DURING 1979



Nearly three-fifths (58%) say that the money was coming in each month, but that, nevertheless, it was an anxious hand-to-mouth existence.

One woman described her situation as follows: "It's very bad! We live on $400 per month, total. We get $331 a month from Social Security, plus $69 a month in pension from the company. We are going to see about getting food stamps. Somebody has got to help us."

Women, who comprise 58% of the 60-plus population feel especially economically insecure, with widows having the greatest difficulty coping. While the majority (73%) of men report household incomes exceeding $8,000, only 42% of women report comparable circumstances.

Coping with the Financial Crunch

In response to current economic pressures, senior citizens are economizing in some areas. "I'm more cautious," said one, "and I'm a little hesitant in many ways. Ordinarily I would just think the next day will probably take care of itself. Now, I'm a little more careful."

Nearly two-thirds (65%) say that they are cutting back on everything. A slightly higher percentage (68%) have been buying less costly foods during the past year. "We go to the supermarket," one woman said, "but we don't go rushing through. You pause and you look and you compare, and you go from store to store before you finally buy an item. The one that offers the cheapest price for the same product -- that's the one you pick."

The large majority (78%) of senior citizens, however, insist that they are eating a well-balanced variety of foods. While cutting back on more expensive foods restricts purchasing luxury items, this study finds that senior citizens say they do not deprive themselves of good nutrition. (This finding disputes a commonly held belief that senior citizens are being forced to alter their food consumption patterns to the point where their diets are seriously deficient.)

More than half of the senior citizens (56%) say they are cutting back on buying newspapers and magazines. One senior citizen remarked: "We've stopped buying all magazines, but not the papers. We just can't afford the magazines."

SACRIFICES RESULTING FROM ECONOMIC PRESSURES

	Yes	No	
	%	%	
My finances only permit a hand to mouth existence	58	42	(508)
I am cutting back on everything	65	35	(510)
I am buying the least expensive foods	68	32	(512)
I am not eating well-balanced foods	22	78	(510)
I am cutting back on buying newspapers and magazines	56	44	(506)

However sharp the bite of inflation, the majority of senior citizens claim to ignore some of the options at their disposal that could increase their income. During the past year, only one in 8 (12%) say they applied for food stamps, disability money or other government funds. Applying for this kind of assistance seems to be a last resort for some. "It took me eight months," said one senior citizen in her 80's, "to know that I was going down, down, down, down. So there was no other way for me to survive but to go in for food stamps and get my rent stabilized. I couldn't do it any other way. Not that I was proud that I didn't want to do it. I always felt that I didn't need it." (It is reasonable to conclude that senior citizens make a distinction between money that they have earned, such as pensions and social security, and "handouts," such as welfare and food stamps.)

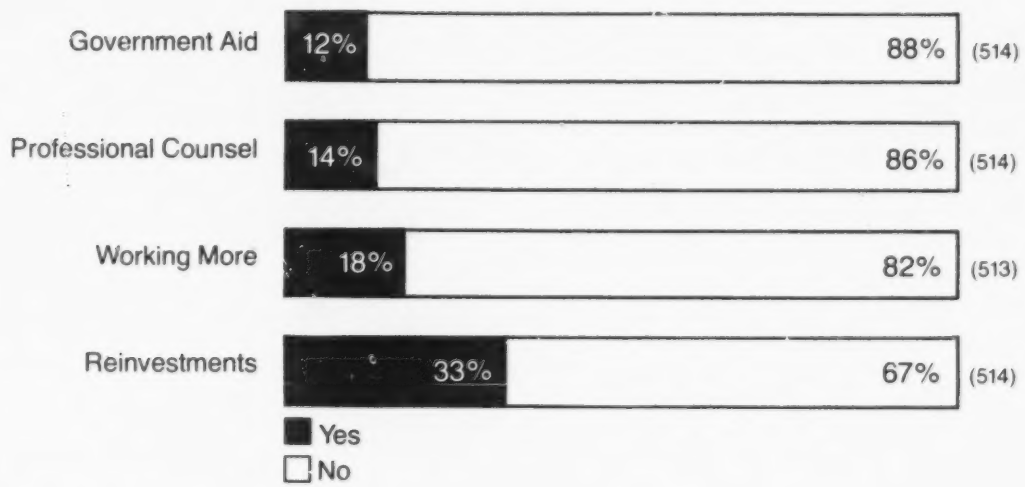
Senior citizens show strong feelings of self-sufficiency, of independence, of reluctance to turn outward for help toward available community or government programs. This is a common sentiment among the elderly, according to the findings of this study.

SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

The self-reliance of older Americans is all the more striking in the current context of economic stress and double-digit inflation. Their feelings of independence and integrity seem to be a stronger influence on the older person's perception of his or her behavior than is the pressure of rampant inflation.

In the past year only a small minority (14%) say they sought advice from such professionals as tax accountants, lawyers, and bankers about how to handle their money. A slighily higher percentage of senior citizens (18%) say they try to work more to earn more money. One-third reinvest their financial resources to increase yield.

SOME OPTIONS USED FOR INCREASING INCOME IN 1979

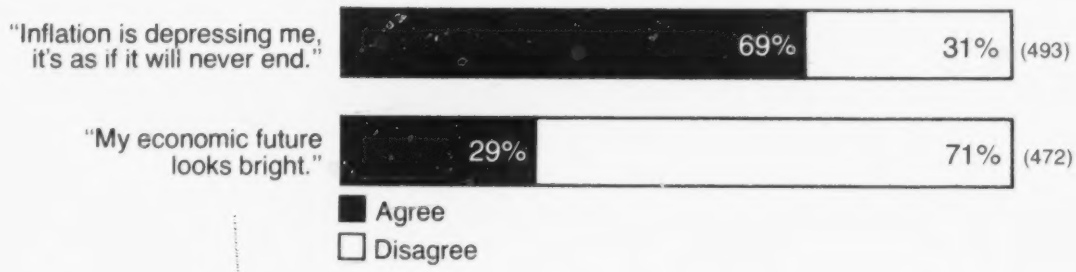


SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

The Troubling Economic Future

Looking toward the future, senior citizens tend to see a bleak financial picture. More than two-thirds (69%) say that inflation is depressing them because it seems as if it will never end. A slightly higher percentage (71%) do not see a bright economic future. As one man remarked, "I anticipate that inflation will have an impact on me over the next 10 years when we will be living on a somewhat fixed income and in a time of continuing high inflation. I can see us being a little more careful."

ECONOMIC CLIMATE



Health, Wealth, Distrust, and Vulnerability

The two major factors that correlate with senior citizens' perceptions of economic stress are health and income . The less economic stress they report, the better their health and the higher their income.

SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

A direct consequence of the economic pressures reported by the senior citizens is a strong mistrust of the federal government.

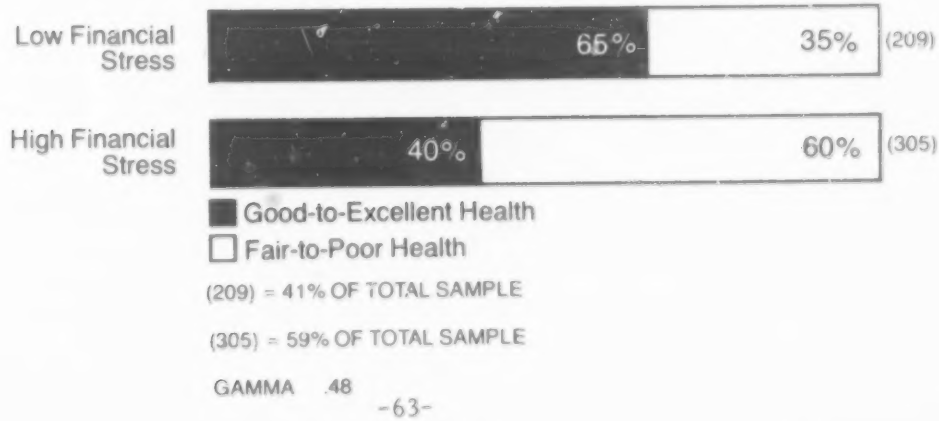
Economic stress also has an impact on the older person's psychological vulnerability to the degree that it exacerbates an individual's feelings of depression, nervousness, and loneliness.

Relationship between Perceived Economic Stress and Perceived Health

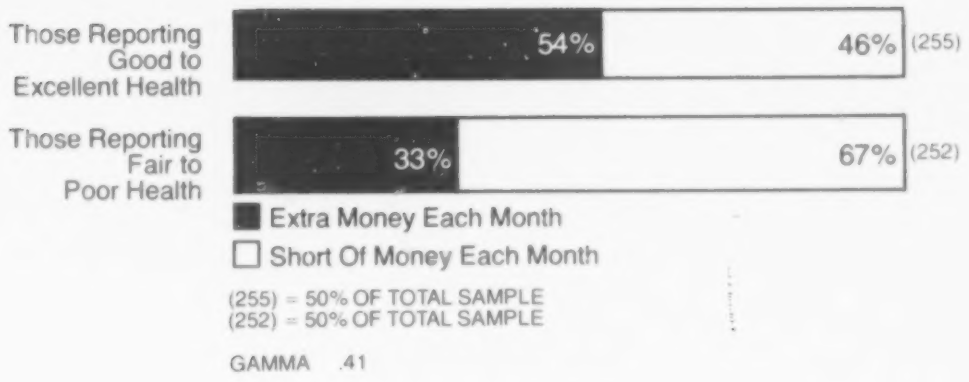
The state of a senior citizen's personal finances is closely associated with the reported state of health.

A majority (65%) of those who report a comparatively low degree of economic stress say that they are in good-to-excellent health while only 40% of those who report high economic stress perceive their health to be good-to-excellent. The strength of this correlation between personal finances and health is reinforced by the fact that three-fifths (63%) of those who say they have extra money each month report good-to-excellent health, compared to the 41% who say that they run short of money each month.

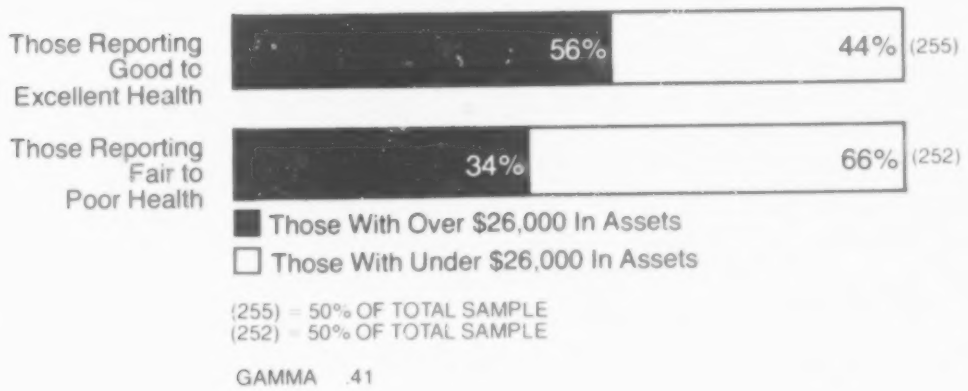
THE IMPACT OF ECONOMIC STRESS ON HEALTH



SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE



Assets are also related to the reported state of the senior citizen's health. A majority (64%) of those whose total net worth ranges upward from $26,000 tend to report good-to-excellent health, compared to a minority (43%) of those whose assets range down from $25,999.



SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

Despite the impact of current economic pressures on perceived health, current financial conditions have not affected the reported health care practices of the elderly. Most senior citizens say that they have not cut back on expenditures connected with maintaining health. A large majority (90%) say that during the past year they have been able to buy needed medicine. Another majority (83%) have not tried to cut back on expenses by postponing medical care. Nearly four-fifths (78%) have not let financial pressure prevent them from obtaining dental care.

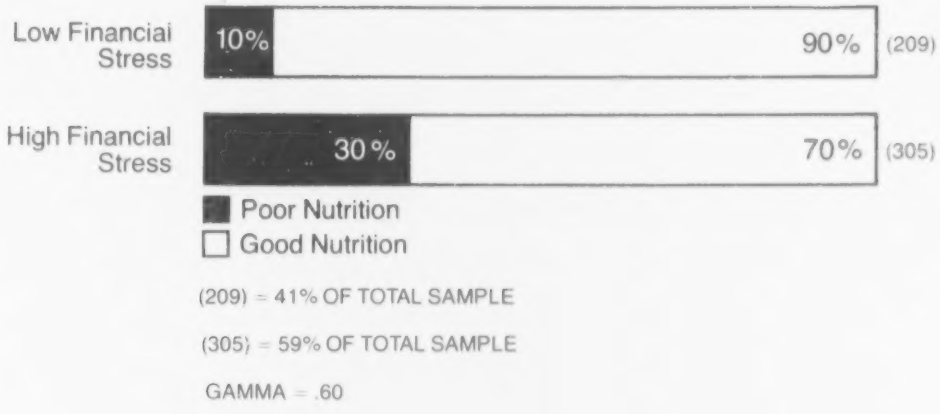
"If my Medicaid form goes through, I will go and get a check-up" said one senior citizen. "But I can't stop my visits just because of the doctor's bill."

Eligibility for Medicare and Medicaid benefits is clearly one reason why financial pressures do not seem to have seriously affected health care among senior citizens.

As indicated earlier in this report, senior citizens say they make a conscious effort to obtain proper nutrition in their daily diets. A majority (78%) say that they are eating a well-balanced variety of foods, although 68% claim that they are trying to eat more economically by buying less costly foods. As the previous chapter mentions, however, those experiencing high financial stress tend to be less careful about proper nutrition.

Findings show a very strong association between poor nutrition and economic stress. Seventy percent (70%) of those older people who say that they are not eating a well-balanced variety of foods also report a high degree of financial stress. Evidently, some people who feel their budgets are strained may opt for less nutritious foods; the majority (78%), however, claim to maintain proper nutrition.

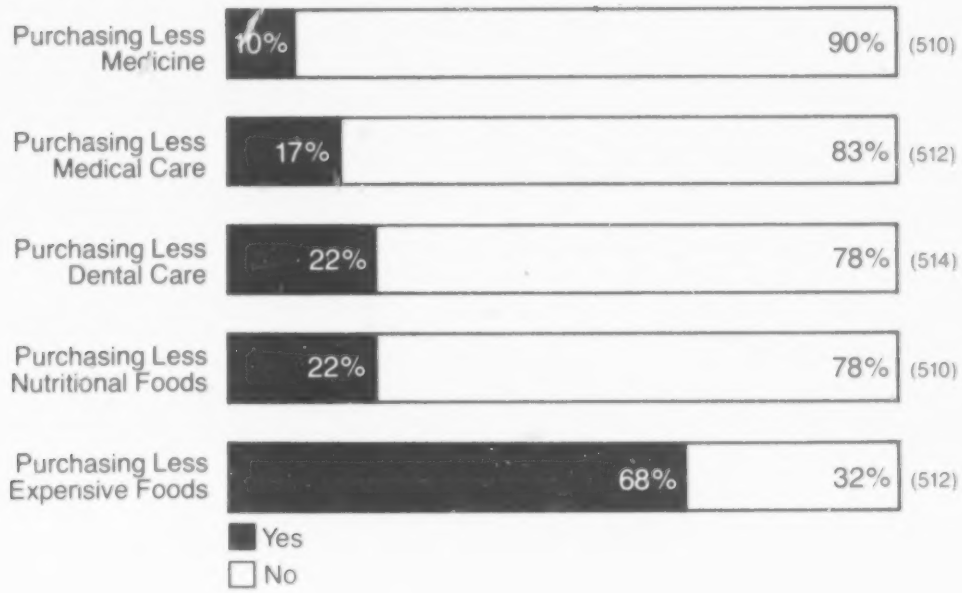
THE IMPACT OF ECONOMIC STRESS ON NUTRITION



One nutrition-conscious senior citizen from a lower income bracket gave the following description of his regular diet: "I eat tuna fish, ham, salmon, and salad. I always eat whole wheat bread, no white bread. A couple of times a week I go to a restaurant, like Burger King, and get a steak sandwich."

SENIOR CITIZENS IN THE GRIP OF ECONOMIC PRESSURE

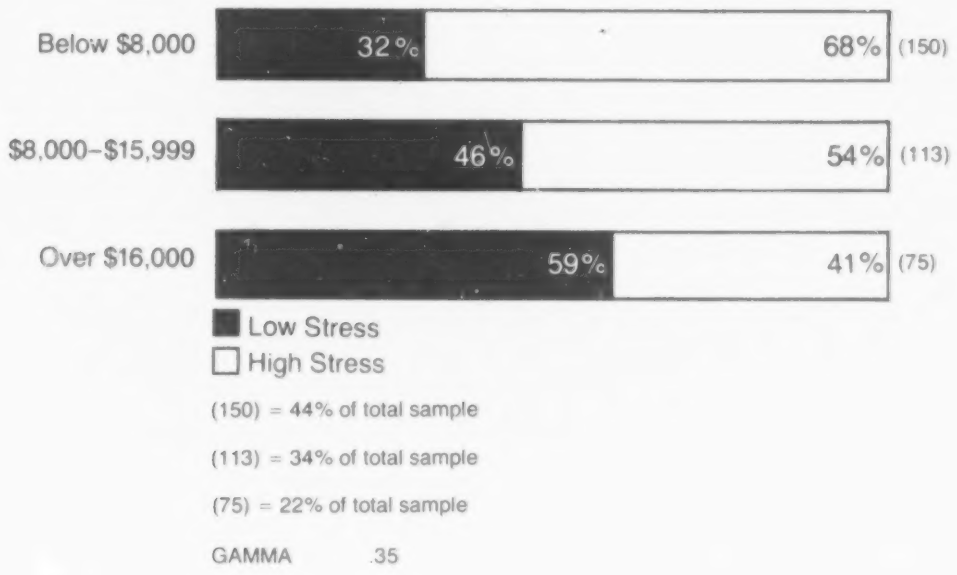
SACRIFICES DUE TO FINANCIAL PRESSURE



Personal Wealth

The lower the senior citizen's reported annual income, the higher the degree of perceived economic stress. But 41% of the senior citizens whose annual income is over $16,000 also report a high degree of economic stress, while 38% of those who have assets exceeding $26,000 report high economic stress.

FINANCIAL STRESS AND INCOME



Distrust of Government

Of the group of senior citizens who are experiencing high economic stress, two-thirds (67%) say that the federal government is not doing a good job of paying attention to their needs. The political opinions of senior citizens tend to be strongly to the right of center. The vast majority (83%) claim to be either middle of the road (40%), conservative (35%) or very conservative (8%). Only 15% say they are liberal, while 2% claim to be very liberal.

The majority of senior citizens seem very skeptical about the federal government initiating and maintaining programs that respond to their real needs. More than

three-quarters (76%) say that the federal government wastes a lot of tax dollars, and a similar percentage (73%) say they think that the federal government is run by a few big interests who look out for themselves rather than for the benefit of all people. A lesser majority (62%) of senior citizens do not think that the people who are running the government know what they are doing. And more than half (53%) say they do not think that the government can be trusted to do what is right.

Psychological Vulnerability

Findings indicate that a further consequence of economic pressure on older Americans may be an increase in psychological vulnerability. Depression, tension, and feelings of loneliness are all consequences of the older person's perceived financial stress at least to some degree.

The 47% of those who say that they are occasionally or often bothered by feelings of sadness or depression show a comparatively high degree of economic stress.

Reported financial stress also is clearly associated with the amount of reported tension. The 47% of those who say that they experience occasional or frequent bouts of nervousness or tension also report a high degree of economic stress.

Finally, the 25% of older Americans who say that they sometimes or often fear being left all alone or abandoned, also report a high degree of economic stress.

COMPANIONSHIP AND THE SENIOR CITIZEN

Chapter Four -- Companionship and the Senior Citizen

Overview

Another factor in the lives of senior citizens that has an impact on well-being is marital companionship with a spouse of similar physical capability.

While the senior citizens surveyed report that they are in close contact with their families and friends, this contact seems to have little significant effect on their well-being.

Contrary to popular notion, the majority of senior citizens today watch no more television than the average person.

Despite government and community efforts to organize and support senior citizen groups and centers, the majority of senior citizens prefer to seek their companionship and recreation elsewhere.

Most senior citizens say that religion is very important to them; however, this study finds no direct correlation between religion and morale.

Introduction

Senior citizens report that they are in close contact with family and friends, but this form of companionship has little or no relationship to their ability to maintain optimism. What does have a major influence on optimism, however, is the perception that one's spouse has a level of physical capability equal to one's own.

The majority of senior citizens spend three hours a day or less watching television, and most do not participate in any kind of organized group despite government and community efforts to promote such organizations.

COMPANIONSHIP AND THE SENIOR CITIZEN

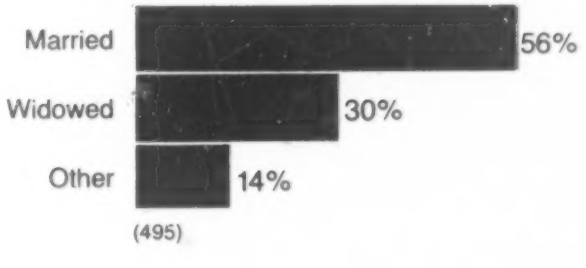
The kind of companionship this study finds as supportive for an older person is not that provided by family, friends, television or organized groups -- but by a spouse of equal physical capability.

Marital Companionship

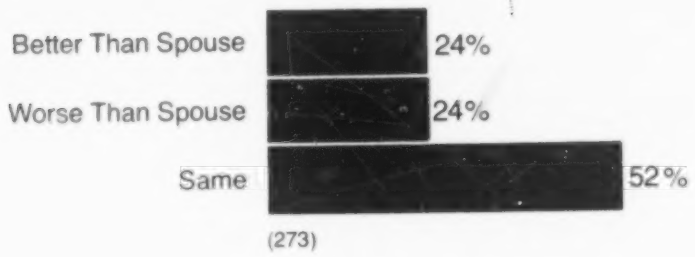
More than half (56%) of senior citizens today are married. An additional one-third (30%) today survived the death of a spouse without remarrying. A minority (9%) never married, while only 5% are divorced or separated.

Chapter Two of this report described how senior citizens respond to questions about the degree of facility with which they usually perform a list of physical activities, from climbing stairs to cleaning house. Those married also were asked whether their spouses had the same degree of facility in performing these tasks. More than half (52%) report that, in general, their spouse performs these physical activities with about the same degree of facility as themselves.

MARITAL STATUS OF SENIOR CITIZENS



PHYSICAL CAPABILITY



Having physical capability equal to that of one's spouse is an extremely important predictor of well-being among senior citizens. One of the greatest threats of the aging process to the marriage relationship is that the health of one spouse can deteriorate more rapidly than that of the other. When one's spouse becomes perceived as a burden or vice versa, the structure of the marital relationship may very well be undermined, and the strength afforded by intimacy eroded.

Equal physical capability seems to be an indication of congruence between two individuals, of mutual understanding, and ability to support -- of the kind of intimacy that can be shared only with a close companion. Older people who enjoy such companionship are likely to monitor one another's physical and psychological health, share common interests and enthusiasms, and provide mutual comfort and security. More than two-thirds (65%) of those who have a spouse of equal physical capability report good-to-excellent health. This companionship shared by two people seems to guard

each of them against the loneliness that can afflict other older people. It may help each of them to maintain a healthy degree of optimism in the face of the various problems that arise. On the other hand, when two older married people of unequal physical capability share each other's lives, the result most often is demoralization for both.

Companionship of Family and Friends

More than half (56%) of the senior citizens say that they talk with or see members of their families almost every day, while an additional 23% talk with or see family members almost every week. Nearly four-fifths (79%), therefore, are in rather frequent contact with their families.

One senior citizen testified to the importance of close family contact as follows: "Speaking to my family -- that is one of the real joys. If they don't call me, I call them."

Senior citizens apparently have even more contact with their close friends than with their families. Considerably more than half (62%) see or talk to friends almost every day, while 27% see or talk to friends almost every week. The vast majority (89%), therefore, are in rather frequent contact with friends -- to an even greater extent than they are with their families.

"I telephone my friends every day," remarked one senior citizen, "and I enjoy occasional visits with them, too."

Another senior citizen described how she gradually accumulated and maintained friendships throughout the course of her life. "I have friends from all the various stages of my life. I still have girl friends that were

friends of mine in grammar school and high school and college. And then from moving from one job to another, I always picked up a friend or two and kept them right along. So, I have this great group of friends. Sometimes we just go out for a soda, or a walk, or get up a game, or just see each other."

CONTACT WITH FAMILY AND FRIENDS

	Talk to Family	Talk to Friends
	%	%
Never	3	3
A Few Times Every Year	3	1
Once Every Few Months	3	2
A Few Times A Month	12	5
Almost Every Week	23	27
Almost Every Day	56	62
	(513)	(512)

Perhaps the reasons why senior citizens appear to be in closer contact with friends than with family include greater physical proximity to one's friends and a preference for spending time with one's own age group.

The majority of senior citizens report they feel that they can count on support from family and friends in a number of areas, should the need occur. Nearly all (98%) say that family or friends would check up on them

to see if they are all right. "My neighbors knock on the door," said one respondent in this regard, "to see how I am feeling. The people are so kind to me. You know, I didn't realize that people could care so much."

"My family supports me," said one senior citizen, "with letters and telephone calls. Not with money." "I owe the world," remarked another, "to my daughter and my son-in-law. I have only a few dollars from Social Security and my husband's veteran's pension."

Almost unanimously (97%) senior citizens claim that they can count on family or friends to help out with the shopping if they are sick. More than nine-tenths (93%) say that family or friends would share clothing, foods, or goods with them in case of need. Nearly the same number (94%) claim that they can rely on family and friends to care for them or for their spouse while 89% say that they can count on the advice of their families and friends in important matters. Finally, more than four-fifths (84%) say that family and friends would help them with a financial loan.

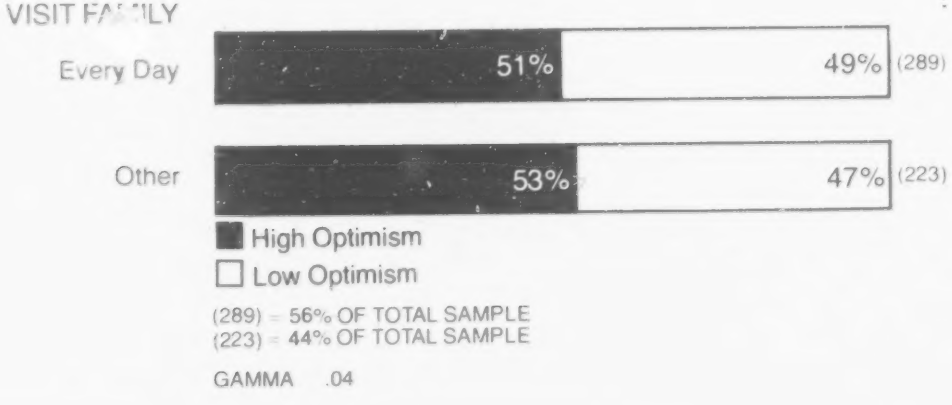
ASSISTANCE IN DAILY ACTIVITIES FROM FAMILY OR FRIENDS

	Yes	No	
	%	%	
Check Up On You	98	2	(511)
Shop When You're Sick	97	3	(503)
Share Clothing, Etc.	93	7	(498)
Care For You or Spouse	94	6	(485)
Lend You Money	84	16	(482)
Advise You On Important Matters	89	11	(503)

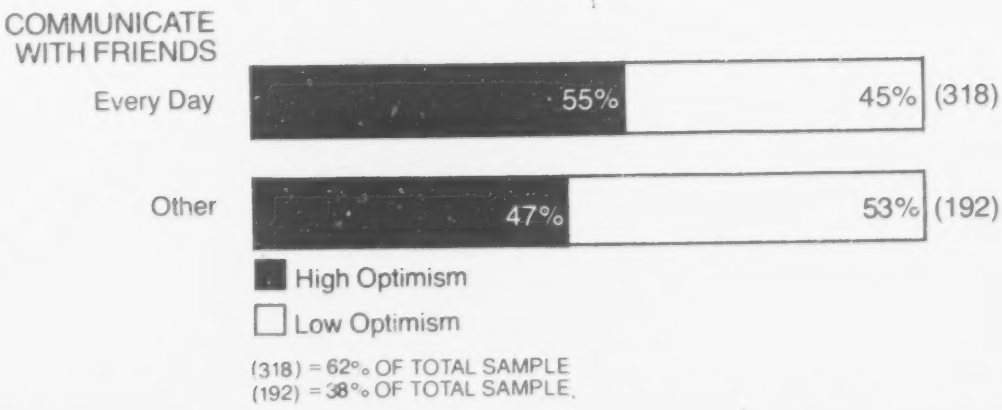
Family and Friends

Whatever the immediate gratifications of contact with family and friends, however, this study finds no significant relationship between an older person's being in close touch with them and an ability to maintain a positive attitude in the face of the difficulties that come with aging. Data analysis reveals that close contact with family and friends is not related to the senior citizen's sense of optimism or depression.

IMPACT OF FAMILY COMPANIONSHIP ON OPTIMISM



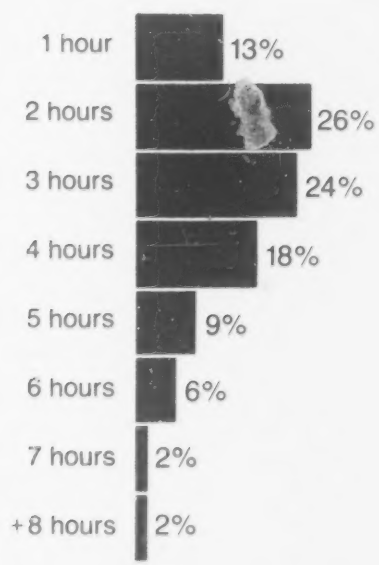
IMPACT OF CONTACT WITH FRIENDS ON OPTIMISM



Hobbies and Television

A majority (84%) of senior citizens today have a special interest or hobby to which they devote some time in addition to their interaction with a spouse, family, and/or friends. This finding, indicating active social and intellectual involvement, is supported by a lower incidence than might be expected of prolonged television watching among senior citizens; 63% say they watch three hours or less of television daily.

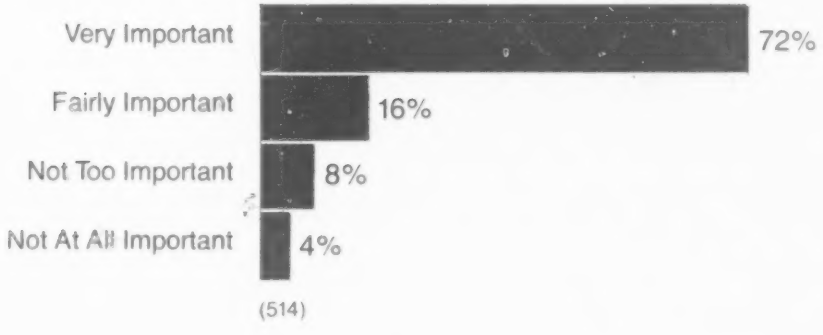
HOURS WATCHING TELEVISION



Religious Belief

People 60 years of age and older tend to be religious, according to the findings of this study. Nearly three-quarters (72%) say that their religious beliefs are very important to them, while an additional 16% claim that their religious beliefs are fairly important.

IMPORTANCE OF RELIGIOUS BELIEFS



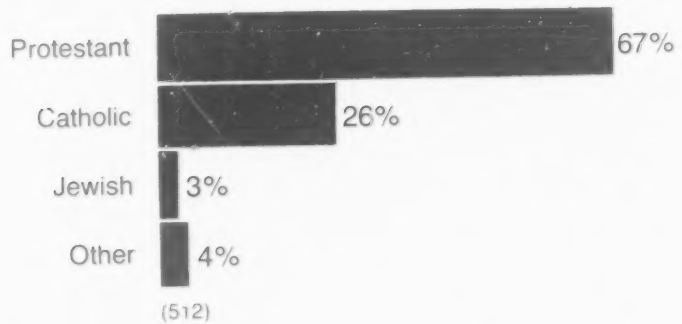
A quote from one of the respondents serves to illustrate the importance of religion to many senior citizens today: "I simply could not live without knowing that there was something stronger than any of the other things that I have to fall back on. I know He's keeping me. Regardless of what happens, I know He's there."

The majority of the respondents (67%) are Protestant. Nearly one-quarter (26%) are Roman Catholic. A minority (3%) are Jewish. Only 2% claim to have no formal religious affiliation.

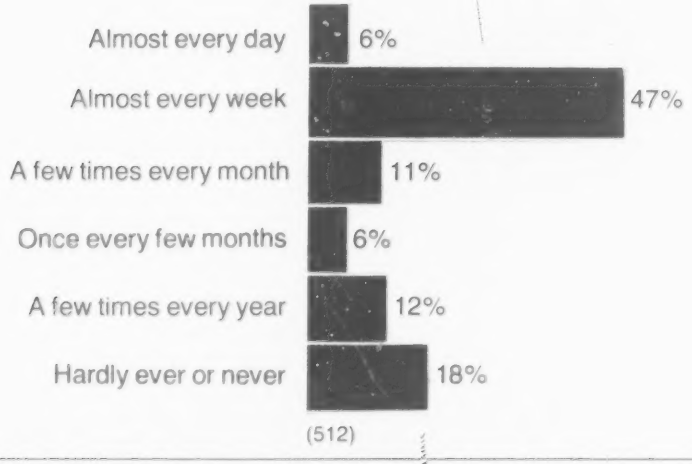
More than half (53%) attend religious services nearly every week.

The vast majority (93%) believe that God is in some way responsive to prayer. A roughly equivalent number (89%) believe that their religious faith helps them in times of stress and unhappiness. Commented one respondent, "I know God has walked with me, and I always tried to walk in His footsteps. From a child, that is all I remember. He just guides me. I've had my ups and downs, but through all of them I knew that the sun would shine, and I live with this knowledge from day to day. I lost my son, and I lost my husband. It wasn't easy, but I never thought of it as being bad, because when God takes care of you, nothing is hard."

RELIGIOUS AFFILIATION



FREQUENCY OF ATTENDANCE AT RELIGIOUS SERVICES

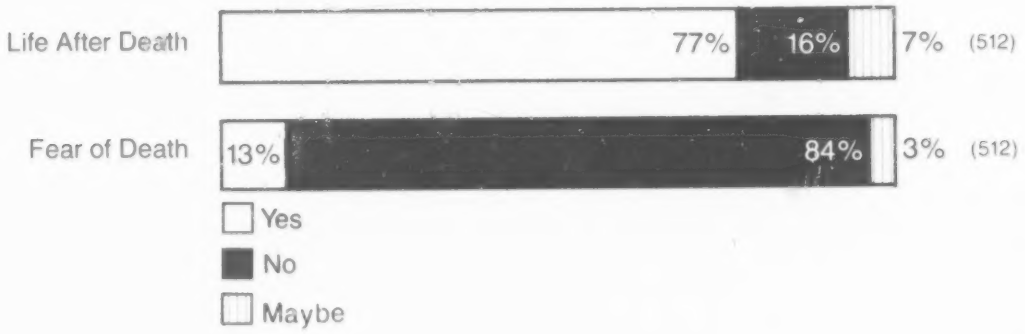


GOD'S RESPONSIVENESS TO PRAYER

RELIGION AS A HELP IN TIMES OF STRESS AND UNHAPPINESS

Relating religious belief to the fact of death, a majority (77%) believe in life after death, while 84% claim that they do not fear death. "I have no fear of death," was one typical comment, "because I feel God has been good to me and I have worked hard. When you believe in Christ there is no fear of death."

RELIGIOUS BELIEF AND FEELINGS TOWARDS DEATH



Nevertheless, there was no statistical correlation between religious belief and self-confidence, optimism, or loneliness. Neither did a lack of religious belief seem to indicate problems with morale. This unexpected finding needs further careful study and consideration beyond this study.

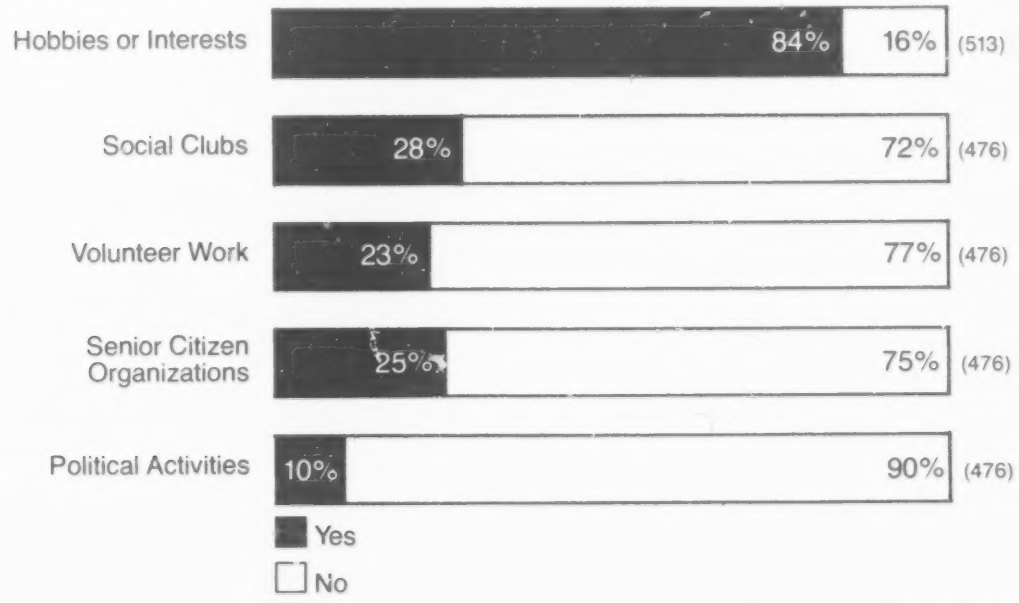
Group Participation

For the majority of senior citizens (72%), their special interest or hobby does not include participating in different types of organizations and senior citizen groups. The senior citizen who has creative energies is more likely to

direct them towards hobbies and special interests than participation in organized groups. "There are no senior citizen organizations around here worth bothering about," said one man. "My family and my husband are enough for me," an older women said; "I don't like nor do I have time to participate in groups."

Community-supported social interaction does not seem to be an attractive option for the majority when senior citizens choose how to spend their leisure time. Most appealing is visiting with friends and neighbors or time spent with relatives, on hobbies, or on special interests. Those who do participate in the organized groups are in the minority. Less than three out of 10 (28%) senior citizens participate in social clubs. Less than one-fourth (23% engage in some form of volunteer work. One-fourth (25%) participate in senior citizen organizations. One in 10 (10%) engages in political activities.

ACTIVITIES



Senior citizen organizations, therefore, have an appeal to a minority.

One can get some idea of the attractiveness of a well-run senior citizen organization from the following comments made by an avid senior citizen participant: "This center is one of the best. It's open from Monday through Saturday, and everybody loves one another here. We're happy with our director and our assistant director. They are very fine people. That's what brings people in, you know. And we have everything for them to do. You just name it. We have games. We have special speakers. We have movie tickets, concerts. Everything is very happy here."

Another participant spoke similarly of a senior citizen center in a large city: "They have numerous programs here. Very wonderful, really. I didn't think that another place in the world would have as much in the way of programs for senior citizens. The programs are fantastic. And the personnel is nice. It's a very nice feeling."

CONCLUSION

CONCLUSION

Conclusion

Whether or not a senior citizen is able to cope successfully with the problems of aging depends to a large extent on the financial, physical, and emotional resources that the person has accumulated and maintained throughout his or her life. The perceived state of one's health, the condition of one's finances, and the quality of one's marital relationship have a great deal to do with long-range behavioral and attitudinal characteristics.

As has been mentioned earlier in this study, only a minority of senior citizens have managed to accumulate all or most of the resources needed to most enjoy their later years. Another minority, on the other hand, lack almost entirely those resources that correlate with the feelings of well-being; they are most likely to be depressed by the problems that assault them. But about half of all senior citizens fall somewhere in between, having some resources and lacking others, yet still managing to cope with more or less facility with the problems of aging.

"Enjoyers"

Those who most successfully master the difficulties that attend aging comprise 27% of all senior citizens sampled. These senior citizens enjoy the golden years traditionally promised to older people. "Enjoyers" are defined as those who:

- Tend to report good-to-excellent health

- Tend to experience comparatively low levels of economic stress; their assets are comparatively high (upwards from $26,000) and their household income exceeds $8,000
- Have a spouse of equal physical capability
- Mostly are male (54%, of the enjoyers are male compared to 42% in the total population of senior citizens)
- Tend to be relatively better educated

"Survivors"

About half (53%) of the over-60 population manage to cope, more or less successfully with the problems of old age. These are the "survivors," defined as those who:

- Cannot rely on good health; many indeed report good-to-excellent health, but many do not
- Cannot rely on a high degree of economic security; their incomes tend to be lower than those of the "enjoyers" with 50% having a household income of less than $8,000 per year; they also tend to have a lower net worth than the "enjoyers," with 60% having assets of less than $26,000
- Cannot rely on sharing companionship with a spouse of equal physical capability
- Tend to be either male or female
- Have less than a high school education (61%)

CONCLUSION

"Casualties"

Those who are hardest hit by the difficulties of old age are the "casualties." They constitute 20% of senior citizens today. They undergo the aging process without the supports for well-being that have been found to soften the inevitable stresses of aging. Their golden years are tarnished. They are defined as those who :

- Suffer from fair-to-poor health
- Are afflicted by high economic stress: 69% have annual household incomes of less than $8,000, while 75% of the casualties have assets of less than $26,000
- Lack a marital companion of equal physical capability
- Predominantly are women (74% of the casualties are women compared to 58% of the total population of senior citizens)
- Have less than a high school education (70%)

Religion

Religion is found to have no significant influence on whether or not an older person is an "enjoyer," a "survivor," or a "casualty."

Age

Age does not affect the capability of an older person's coming to terms with difficulties. "Enjoyers," "survivors," and "casualties" are not clustered around any specific age category.

Index of Coping

	Enjoyers	Survivors	Casualties
Dimensions			
Gender			
	%	%	%
Man	54	40	26
Woman	46	60	74
			Gamma=.34
Income			
$7,999	21	50	69
$8,000- $15,999	43	31	23
$16,000 +	36	19	8
			Gamma=.49
Assets			
-$25,999	30	60	75
$26,000 +	70	40	25
			Gamma=.53
Education			
some high school or less	43	61	69
high school grad or some college	44	33	29
college graduate	13	6	2
			Gamma=.33
Religious	---------- Little Difference ----------		
Age	---------- Little Difference ----------		
	(135)	(261)	(97)
% of total sample	27	53	20

Appendix A

Methodology

After a thorough review of the literature and consultation with the Advisory Panel, a draft questionnaire was constructed. The questionnaire was then pilot tested. As a result of the pre-test, the questionnaire was revised and then retested.

Sample Selection

The sample used in this study was a random digit sample of the telephones of the United States constructed for Research & Forecasts by Survey Sampling, Westport, Conn.

The method used to construct such samples involves the use of a massive data base which is updated frequently. Then a specialized computer program generates a list of telephone numbers that is organized in such a manner that each telephone has an equal probability of being called.

The use of the random digit dialing technique overcomes one of the main objectives to telephone surveys, the problem of unlisted numbers. Because the data base from which the sample is drawn is constructed from working exchanges supplied by the nation's telephone companies rather than telephone books, both listed and unlisted numbers have an equal probability of being called.

Another criticism of telephone surveys in the past has been that telephone surveys tend to oversample the affluent, because only they can afford telephones. However, U.S. National Health Service surveys in 1976 found that 91.6% of American households now contain telephones. Consequently, although national random telephone surveys may still somewhat undersample the poor, it is clear that any bias is relatively small.

Data Collection

Trained interviewers made the calls, usually between 7:00 p.m. to 9:00 p.m. in each time zone across the United States. The sampling method did not reach the 4.5% of older people who are institutionalized. *

When the interviewers reached a household they would ask if a person 60 years of age or older lived there. In more than two thousand cases (2,195), there was no older person in the household. When there were one or more senior citizens available, interviewers would apply a systematic formula to select which of the senior citizens would be asked to consent to be interviewed. Although the formula did not specify for male or female, it has proven through past use to give an accurate cross-section of the gender distribution of the total populace.

Interviewers made three to five call-backs to reach the senior citizens living in the households called.

Of the senior citizens reached by this method, 170 refused to be interviewed; 92 had difficulty with the interview because of deafness or some language difficulty; 96 were unwilling to proceed with the interview once it had begun, while 30 terminated the interview (which required about one-half hour) before it was completed.

In all, data collectors obtained 514 interviews, of which 481 were fully completed and/or usable, while the remaining were mostly completed.

The wide geographic spread of the obtained sample is as follows:

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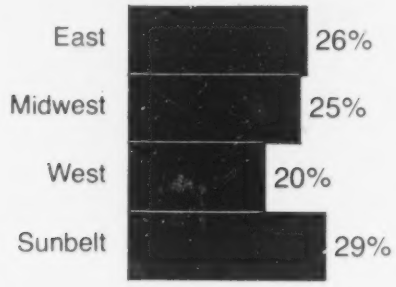
* NCOA, Fact Book on Aging (Washington, D.C. 1978), p. 128

GEOGRAPHICAL DISTRIBUTION



Weighting

Because of uncontrollable circumstances -- such as people refusing to answer the questions or people being hard of hearing, as was expected -- the final sample did not exactly correspond to recent Census Bureau estimates of the demographic characteristics of the noninstitutionalized population over 60.* In order to make the two populations correspond more closely, we weighted our sampled population on two variables: gender and education.

The Census Bureau estimates the 1979 population over 60 as being 42.2% male and 57.6% female. In order to correct the sample findings to approximate the census figures, males in the sample were increased by a factor of 1.291 and females were decreased by a factor of .856.

Similarly three education groups were weighted.** The group "some high school or less" was multiplied by a factor of 1.3. "High school graduates" was

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* U. S. Bureau of the Census - Telephone Communication.

** U. S. Bureau of the Census, Current Population Reports Educational Attainment in the United States: March 1976, and 1977.

multiplied by a factor of .947, and "some college or more" by a factor of .586.

The effect of weighting in the S.P.S.S. (Statistical Package for the Social Sciences) is to mathematically restructure the sample in such a manner that all of the tables are computed as though the sample contained the number of people determined as a result of weighting, rather than the actual number of cases in the sample. When the weighting is minor and the relative size of the groups weighted is large, as was the case with this survey, the weighting procedure does not introduce significant bias into the sample.

Computer Facilities

The data analysis was conducted on a Dec 20 computer of the Citi-Share system using the Statistical Package of the Social Sciences.

Appendix B

Economic Stress Index

Optimism Index

Economic Stress Index

and Optimism Index

(Americana Healthcare Survey)

The definition of economic stress experienced by senior citizens in this study was determined by senior citizens' responses to the following questions:

- During the last year did inflation:

  1. Cause you a lot of trouble
  2. Cause you some trouble
  3. Not hurt you very much
  4. Not hurt you at all

- During the last year did your financial situation:

  1. Improve
  2. Stay the same
  3. Get a little worse
  4. Get a lot worse

- Did your total household dollar income last year:

  1. Decrease a lot
  2. Decrease a little
  3. Did not change
  4. Increase a little
  5. Increase a lot

The degree of well-being experienced by senior citizens is determined by an index of their responses to the following questions:

- Are you depressed?

- Do you feel that things are, in general, worthwhile?

- During the past month have you felt confident?

  1. Very often
  2. Fairly often
  3. Sometimes
  4. Almost never
  5. Never

Appendix C

Survival Index

COPING INDEX

The four resources which form the composite survival index are health, marital companionship, financial stress, and optimism.

The possible response category scores are:

Health:	good = 1
	fair = 2
Financial Stress:	low = 1
	high = 2
Marital Companionship:	equal = 1
	not equal = 2
	not married = 3
Optimism:	high = 1
	low = 2

A survival index is then built by adding all "one" responses. The survival index scores rang from 0 to 4. The index is then trichotomized:

CASUALTIES: A score of 0 is achieved by 20% of the respondents. This category is classified as "casualties." They possess none of the four resources.

SURVIVORS: A score of 1 or 2 is achieved by 53% of the respondents. They are classified as "survivors." They possess 1 or 2 of the four possible resources.

ENJOYERS: A score of 3 or 4 is achieved by 27% of the respondents. They are classified as "enjoyers." They possess 3 or 4 of the four possible resources.